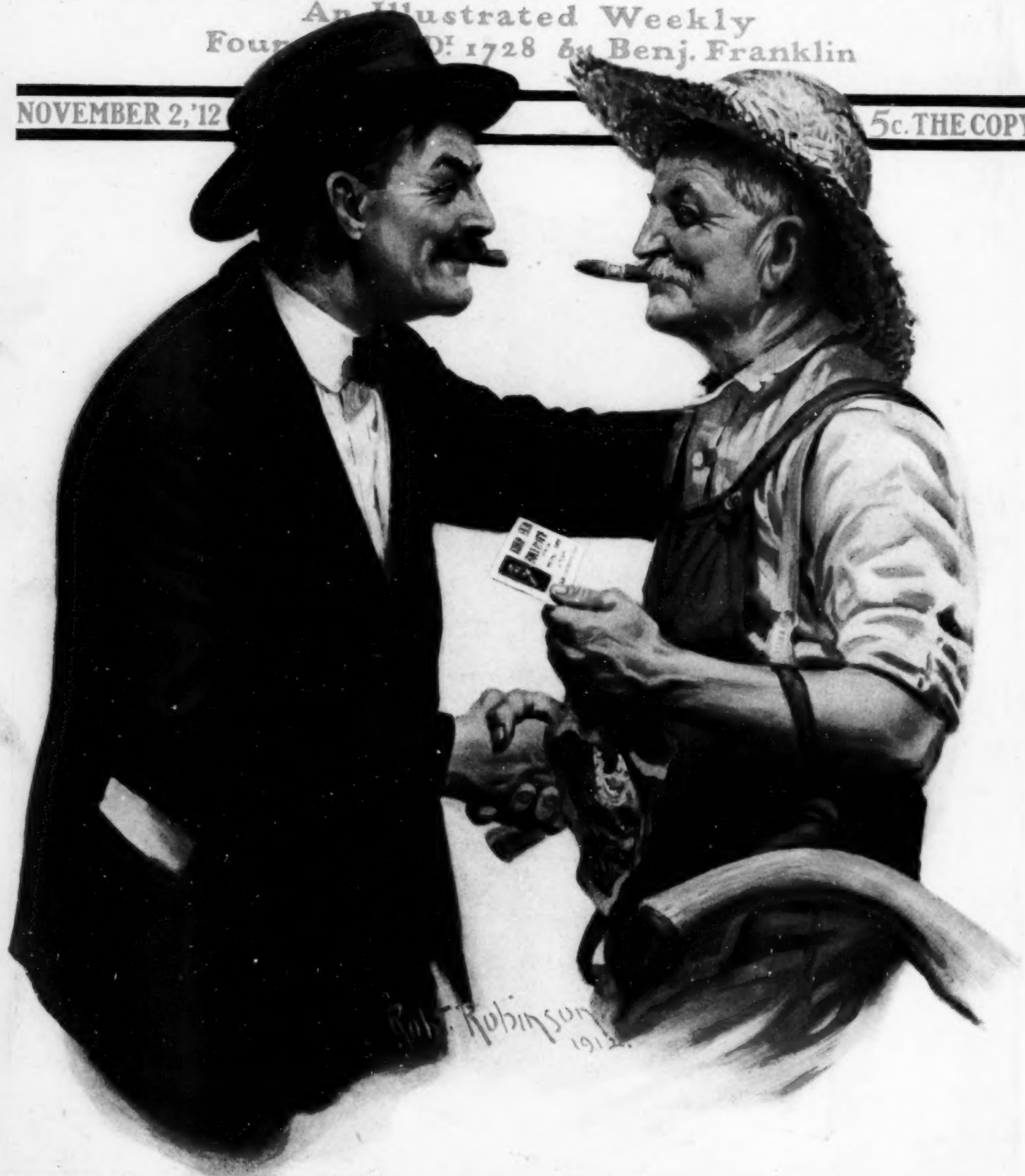


# THE SATURDAY EVENING POST

An Illustrated Weekly  
Founded 1728 by Benj. Franklin

NOVEMBER 2, '12

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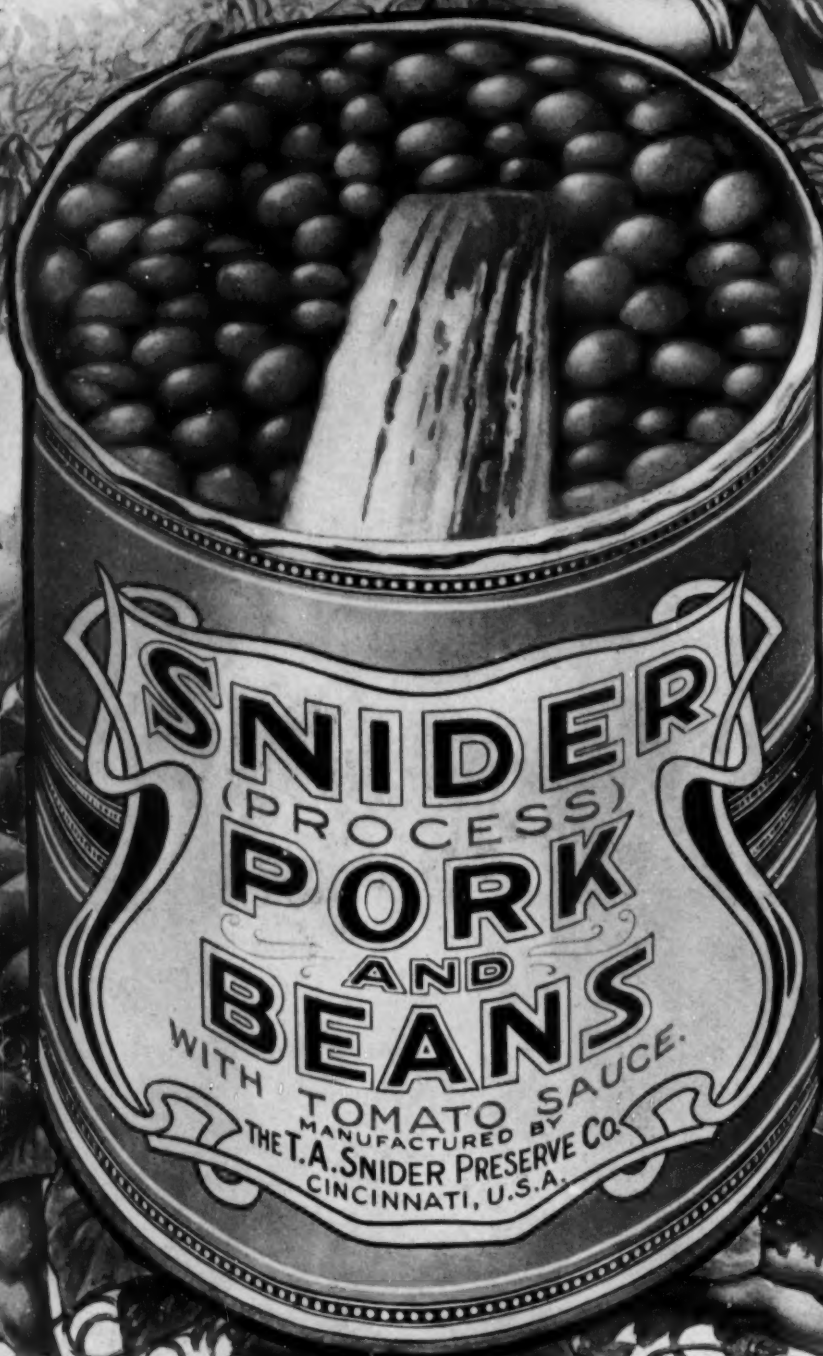
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For DINNER: hot

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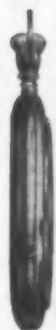
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Number 18

## THE BOOM AT WAYNE

By Will Payne

ILLUSTRATED BY WILL GREFF

AS USUAL, Mrs. Chester took her resolution suddenly. The automobile was already halfway up the wooded hill on the way home and she had been absorbed in thought over the things Bertha Bane had just told her. She leaned forward abruptly, looked at the clock and spoke to the chauffeur:

"Turn here, Jeff. I'm going back to the bank. You needn't hurry."

The clock showed twenty-one minutes past twelve and it was two miles to the bank. Driving moderately, she would reach it just after half past twelve, at which hour her husband commonly went to luncheon. Since they struck oil near Wayne, five years before, the modest country town had more than doubled in population and taken on many city airs; but between twelve and one business was still pretty much suspended, many of the merchants going home to a hearty midday dinner. Jack Chester, however, preferred the more metropolitan way of going across to the new Hotel Wayne—described by the Volunteer as replete with all modern luxuries—for a thirty-minute luncheon. Peter Disbrow, president of the First National, usually accompanied him. A table for them and two or three other leading citizens was regularly reserved at the hotel.

Today they took a guest from the bank—a middle-aged, thick-set, English-looking person, with apple-red cheeks, a bushy red mustache and something odd about his prominent light-blue eyes. Deputy Marshal Henry C. Martin, loafing behind the plate-glass window of the hotel office, was able to inform Captain Samuel Randall, also loafing there, that this person was Mr. Dover, the bank examiner.

"I wonder," Captain Randall speculated amiably as he surveyed the approaching figure of the bank examiner, "if he's going to get anything on Bill Hogan this time?" Captain Randall's manner implied that Mr. Dover would be more or less of a failure if he didn't.

Peter Disbrow, the bank president, limping on his stout cane; Jack Chester, the brisk young cashier; and Mr. Dover, the heavy bank examiner, stepped up on the flagging and disappeared in the hotel entrance. An instant later Mr. Martin drove his bony elbow sharply into Captain Randall's well-padded ribs and nodded significantly toward the bank, which stood on the street corner diagonally opposite the hotel. Both were instantly and intensely absorbed in what they saw there.

They saw Mrs. Jack Chester's new, flaunting, three-thousand-dollar automobile roll up to the curb in front of the bank and Mrs. Chester herself alight from it. Then they saw William Hogan, the blanched and stooped bookkeeper, come out of the bank. Mrs. Chester paused on the flagging, shook hands with him, spoke a moment.

This was the same Bill Hogan concerning whom Captain Randall had speculated—a figure possessing a certain constant interest for both of them. Everybody knew that some fifteen years before, Hogan then being cashier of the First National, the bank examiner of that day had "got something" on him which had cost him five years in prison and a name that was a byword, even among children. Some said it was very good-hearted of Peter Disbrow to give the broken man a job in the bank as bookkeeper when he seemed likely to starve otherwise. Others—the majority—regarded that act as proof that Hogan "had something" on Peter, for there had been a tremendous commotion in the First National at the time of Hogan's embezzlement and Peter had taken advantage of it to gain control of the bank—from which event, as the majority pointed out with a sinister implication, his mounting fortunes dated.

Just now, however, it was not Hogan that drew Mr. Martin's and Captain Randall's avid interest. Indeed, the blanched bookkeeper at once trudged up the street for his midday sandwich and coffee; but Mrs. Jack Chester entered the bank—whereupon Mr. Martin looked down at Captain Randall, his lean face cracking in a hundred tiny wrinkles of silent merriment. Entirely closing one eye, he left the other half-open in a portentous wink—for the cashier's wife obviously had chosen to visit the bank at that particular half-hour when the only person in it was Fred Bane, the young teller.

Mr. Martin had explained a hundred times to as many people that Fred was a fool to pay eighteen dollars a month rent for a cottage, with an acre of ground, out there at the foot of the hill almost two miles from the bank. If the listener were congenial he would screw up his face as though it hurt him to contain the joke and add: "Unless he finds it more salubrious to be within easy walking distance of Jack Chester's house."

Jefferson Butts, the colored chauffeur—when off duty and out of livery—was a surreptitious sort of pal of Mr. Martin's, enjoying the politician's notice, while "Hank" enjoyed the gossip that Jefferson was able to bring him. To a listener as congenial as Captain Randall, Hank had often observed, winking: "If Jeff Butts was to tell all he knows, instead of only part of it, I guess it would be plain enough that somebody was getting the worth of the money that Jack Chester paid for that three-thousand-dollar automobile." Hence the avid interest with which Hank Martin and his friend now watched Katharine Chester enter the bank at a time when the young teller was pretty sure to be alone there.

He was, indeed, alone there, as Katharine's first swift glance from the pillared doorway assured her. At that assurance her dark eyes sparkled, her lips bent in a mischievous little smile, and she went toward him silently, exactly like a fond woman about to surprise a lover; for the teller's back was toward her. He had come out of his cage and was stooping over the upper right-hand drawer of the cashier's desk, on the outer side. He was evidently trying to unlock the drawer, but the key stuck a little. He brought it open with an impatient wrench; plunged in his hand and drew up a number of letters from which he hastily selected one. All this passed swiftly. The letter was in his hand when he heard the light click of Katharine's heel against the tile floor.

As a surprise it was successful. The teller gave a rather violent start; indeed, whirling round and facing her with a wild look in his eyes. Even when he saw who it was he could not at once recover himself.

"No; it's no ghost," she said, smiling and shaking her head at him teasingly; but to herself she was saying anxiously: "It's quite true, as Bertha told me—he's getting all unstrung; he must have a rest."

"Of course—I wasn't looking for you," he explained lamely, with a rather weak and

quavering little laugh. "I can't go home to luncheon today," he added rather stupidly, noticing the car outside. Sometimes she had taken him home to luncheon.

"Oh, it wasn't so much taking you home," she declared. "I want to talk to you. Come down." She reached up her hand, laughing a little.

The cashier's desk stood on a raised platform and was surrounded by a rosewood railing. He was still behind the railing, a foot and a half above her. She had to tip her head a little in order to look up into his face. She was of good height, however, slender and vigorous, with a dashing carriage. One might have said there was a kind of sweet firmness in her lips and chin; that her nose suggested delicacy, her dark eyes pride, her brow intelligence. The teller saw none of these things. Perhaps he noticed in detail only the dark hair under the brim of her straw hat. He was simply realizing her—his lifelong, loyal, generous friend; and he stepped down beside her a good deal as a cold person cuddles to warmth. She took his arm impulsively and led him toward the customers' bench at the opposite side of the banking room.

"I've just had Bertha and the children out for a ride," she began; "and I want —"

"Oh, wait a minute," he interrupted.

The letter he had taken from the drawer was still in his hand. She had noticed mechanically that it was inclosed in a buff-colored envelope, with a return-card on the corner printed in red ink. Also, the drawer was open. He stepped back hastily upon the platform, closed and locked the drawer and dropped the key into his pocket. Then he thrust the buff envelope into his inner coat pocket. It was only an instant before he rejoined her and she promptly took his arm again.



"I Stole It"

"It's about Billy that I want to talk to you," she resumed, lending him across to the bench. This was Bane's older child—a boy of four. He had fallen in the winter and injured the hip-joint; he still wore a cumbersome steel brace and a thick-soled shoe. "I know Doctor Macey thinks he will come out all right—and, of course, we all have confidence in Doctor Macey; but, Fred! don't you think there may be, you know, just a little bit of a chance—just a little chance that Billy—would better try something else?"

"Why—I suppose there may be a little chance," he replied gravely, with embarrassment.

"Yes!" she said eagerly. "I know you think so! I know Bertha thinks so! And, Fred, I can't bear to let it be that way! I can't bear—to take even the slightest bit of chance—with Billy. It makes me miserable. I won't have it that way! I really won't!" She knew that what she had to say was difficult and on the way to the bank she had tried to arrange it properly in her mind; but now it all came out pell-mell, in a foolish, fond, stormy sort of confusion.

"Billy's my boy too. I've held him in my arms since the day he was born. It isn't fair for you and Bertha to be a bit stingy of him with me. I love him too much. I love you too, Fred—and Bertha. I love both of you. Doctor Macey himself says this man in New York is at the head of his line. I want Billy to go to him. Bertha must take him. Really it would do her a world of good—getting the anxiety off her mind and getting away for a while. The money's really my own, Fred; nobody's but mine. It came to me from the sale of my father's law library, you see. And this miserable little eight hundred dollars—I want to blow it in, Fred—to burn it up—for Billy. You haven't any right to refuse. What is it, after all—that disgusting idea of not taking money from anybody? This isn't money, you see—it's just me!" She laughed a little over the grammar. Indeed, it was sadly jumbled up; so that she was shaking her head at him, laughing, accusing him, coaxing him, all at once.

"It's just me! Don't you know you used to pull my pigtales when we were knee-high? Didn't we both try to run away because our mothers spanked us? I know it's been hard for you, Fred—Bertha being ill so long after Millie was born, and Billy's injury and the doctor-bills; and it's costing so much to live now. I know it's been hard for you; but you mustn't refuse to let me do what I want for Billy. You really mustn't. He's my boy, too, and I'd be miserable all my life if he—didn't come out all right, when I might have helped him to. You mustn't refuse me, Fred! It isn't a question of money between us at all. It's just old Katharine, whose pigtales you pulled, trying to love you all." She was bending toward him then, as they sat on the bench, holding his inert hand between her warm palms.

The teller was staring at her, with a crooked little smile that drew only one corner of his mouth. "Good old Katchie! What a dear you've always been!" he muttered huskily.

It was a childhood name that they had both half forgotten these many years. It came to him, somehow, that she had been a fierce little creature, too, in her pigtales and

knee-dresses. Once, quivering with indignation, she had offered to help him fight the big, bullying Grimes boy. "Good old Katchie!" he muttered again.

The name had its memories for her too. He had been a shy, inept, singularly unlucky sort of boy—always losing his marbles and getting found out; frightened by rougher boys, who instinctively picked on him. His blue eyes seemed just the same as then—given to dreaming, with a little shadow of chronic apprehension in them.

"Yes! Of course you will!" she cried happily, feeling it was settled. The resurgence of childhood seemed to clear away the difficulties at a sweep.

"Why, as to that," he replied nervously—"as to that, Katharine—you see, I think there'll be no need; in fact, I've made some money myself." He was rather surprised that it was, after all, so easy to tell her that much.

"You, Fred? Made some money!" she repeated, fairly astonished. Someway making money didn't seem like him, for she had always vaguely felt a sort of inveterate inability in him to deal with practical things.

"Yes—at least, I think so," he replied with a nervous laugh. "You see, Katharine, since they struck oil here a lot of people have been making money hand over fist. I suppose Peter Disbrow's made a million. Jack's made quite a pile too. But there are plenty of others—some of them stupid and mean, without any money to begin with—and they seemed just to pick the money off bushes—under my nose. Why couldn't I make some money too?" He frowned slightly, in a perplexed way, over the question.

"It bothered me a good deal that I couldn't," he went on. "As you say—Bertha's being ill and then Billy's bad luck. They needed more money. They deserved it. I was sort of desperate to get it for them—but, then, I seem such a hopeless sort of duffer that way. It seemed as though earning a salary that would keep us alive was about all I could ever expect. It was pretty rough on Bertha, you know, to have married a duffer like me."

He said it very humbly and Katharine made a little exclamation of dissent. His wife came up before her—a slight, flowerlike, fond person, with a straight little nose and a droop at the corners of her pretty lips except when she was laughing. She had had to deny herself a good many things, certainly; but Katharine knew well enough that she didn't consider it had been rough on her.

"I couldn't help being more or less ashamed of myself," he continued. "Well!"—he paused a moment, evidently trying to remember just where he was in the story. "There was this Catala Bottoms scheme of Tyler's, you know. The Columbia Petroleum Company, they call it. There's been a lot of excitement and speculation over it. Well, two weeks ago I heard something about it from the inside. I heard they'd struck oil, but Tyler was holding back the news in order to buy up as much of the stock as he could.

It seemed, you see, exactly—the chance I'd been hoping might some day come my way."

She was listening quite breathlessly now and Bane avoided her eyes—looked away vaguely at the wall and performed the act of swallowing. "I suppose it was a reckless thing for me to do," he said in a low tone. "Probably I had no right to do it at all; but it did look like my one chance—and I wanted the money desperately. So I borrowed some money and bought some stock. Of course I didn't have any money of my own. I borrowed some and bought some stock. And now—I'm told—sure—that they really have struck oil. Tyler may announce it today. Then I'll sell my stock—and make quite a little money."

He turned his eyes from the wall back to her face. The flesh puckered round them as though he were in pain.

"You can hardly imagine, Katharine, what that means to me," he said rather shakily. "To have several thousand dollars just now! It puts me on my feet, you see. I can pay the bills and give Bertha and Billy what they need."

"Why, yes! Certainly; that's fine, Fred! Why, yes; that's fine!" she exclaimed loyally, trying to make it sound real. "Oh, yes! I'm as glad as can be!" Still she could hardly make it seem real that he actually had been making money—just as though he were Jack Chester. It put everything in a different light. In view of it, the generous passion in which she had come to see him obviously missed fire. Perhaps there was a subtle disappointment in that.

"But you haven't told Bertha," she said quickly—remembering what the little woman had just been saying to her.

Again the teller glanced at the wall. "No," he replied. "Poor

Bertha has had enough to worry about. You see, it didn't happen as soon as I expected—I mean Tyler's announcement that they'd struck oil. I thought it might be—that I was going to lose my stake. It was only this morning that I heard again, for sure, that they'd really struck oil. I didn't want to say a word to Bertha until it was all over and I had the money. And, Katharine"—he looked round at her with that old shadow of fear in his eyes—"please don't say anything about this to anyone."

"No; I'll not," she answered as a matter of course. Her mind was on other aspects of the matter. "Then you'll send Billy to the specialist soon?"

"Oh, yes!" he answered, more cheerfully. "Soon—that is, as soon as I get the money. It can't be long now until the news gets out and the stock goes up."

"It will be fine, Fred. I'm ever so glad," she said rather absently, still trying to realize him as the possessor of money.

They both heard the bank examiner's heavy tread at the door and glanced round mechanically. Mr. Dover, stepping in, naturally observed the young teller in a rather confidential talk with a strikingly pretty woman. The stolid man had his innocent little weakness. He was by no means incurious regarding strikingly pretty women; by no means above attracting the attention of such a one. He lifted his hat solemnly and trudged on to the cashier's desk. The teller's eyes helplessly followed the heavy figure and for a moment he didn't hear very clearly what Katharine was saying.

Mr. Dover halted abruptly by the outer right-hand corner of the cashier's desk and looked down at the upper drawer. The drawer should have been locked; but Mr. Dover put his hand to it and it came open at once. Seeing that it came open, Bane felt the life leak out of his veins. With a kind of inner wrench he withdrew his eyes from the bank examiner, looking instead at Katharine, whose face grew oddly indistinct.

Mr. Dover took the letters out of the drawer, examined them mechanically, then looked across the banking room. The pretty woman wasn't paying the least attention to him; was wholly absorbed in the young teller. The bank examiner would like, at least, to be noticed by such eyes. He had a dull, throaty voice, and it now sounded across the banking room in a loud, official sort of way:

"Mr. Bane, has anybody been at this drawer since I went out?"

The teller then found it easier to look at him than at Katharine. Looking over, therefore, he replied steadily: "No; no one has been there. I've been here alone all the while."

"Somebody's been at the drawer," said Mr. Dover in his loud, dull, official way. "I'm certain I locked it before going out. I remember trying it to see whether it was locked and I put the key in my pocket." He produced that article, holding it up. At any rate the pretty woman was looking at him now. "But the drawer is locked open," he continued. "Somebody turned the lock before completely closing the drawer. You can see for yourself." He paused, apparently wishing the teller—perhaps the teller's companion—to come over and see.

But the teller merely repeated: "I'm sure nobody's been near the drawer. I've been right here since you went out."

"I'm quite certain a letter has been taken out of this drawer," said Mr. Dover, continuing his official lecture and noticing how very pretty the woman really was. "I put my mail in here this morning. I'm quite certain there was a statement from the Cereal National of Chicago among the letters. I'm quite certain I remember seeing it in my mail—in a buff envelope, with the return card printed in red ink. There's no such letter here now."

"Guess you must have locked the drawer open yourself," said Bane almost cheerfully. "There's been nobody round here. I don't believe there's any other key to it than the one you have."

"Usually the key to one drawer fits all the drawers," Mr. Dover remarked, glancing over the desk. He was



"Somebody's Been at the Drawer. I'm Certain I Locked it Before Going Out"



"No; It's No Ghost"



really a most methodical person. Any unmethodical incident annoyed him. And he seemed to remember quite clearly both putting the buff envelope into the drawer and making sure that the drawer was locked. "It's barely possible," he said ponderously, "that I left that letter in my room at the hotel. I'm pretty certain I got it in my mail this morning. I shall go over to the hotel and see." His mind really stuck at this unmethodical incident; besides, what he was saying must sound very official and important to charming feminine ears. He put on his hat gravely and marched out of the bank in his most official manner.

Bane watched him go—and then, with a kind of mortal slowness, looked around at Katharine. Every particle of color had washed out of his face, leaving it gray; his eyes were wide and stupid. He scarcely saw that Katharine, too, had turned quite pale and was staring at him with big, fear-stricken eyes. He knew perfectly well, however, that she recalled vividly seeing him wrench the drawer open and take out a buff-colored envelope, which even then was in his inner coat pocket; in fact, she looked at the breast of his coat where the letter lay.

She didn't understand. She was only mightily afraid of something toward which her mind was groping. She saw that something, whatever it might be, in his ashen face and stricken eyes. She put her hand up to her throat, as though her voice stuck there, and whispered breathlessly: "Fred! What is it? What is it?"

A ghastly little smile drew one corner of his mouth. As though he couldn't help it he touched the breast of his coat over the purloined letter and said with hopeless quietness: "It's my life. Of course—the money for the oil stock—I took it from the bank. I stole it."

That was it. She had really known it all along, except that, so to speak, her mind had been too paralyzed to grasp the terrifying fact.

"You see, I wanted the money desperately," he explained stupidly. "A lot of other people were making money here." He remembered, in a purely mechanical way, that he had said all that to her before. "Two weeks ago—there's an old fellow named Thatcher—he lives over at Decatur. He owned that Cattail land where Tyler is prospecting. He'd sold the land to Tyler and taken eight thousand shares of Columbia oil stock." He was getting hold of the story now—dragging it up bodily, by main strength, out of the abyss of his mind. "Thatcher was in the bank here, trying to sell Peter Disbrow his Columbia oil stock. I heard them talking; but Thatcher didn't see me. The old fellow's half blind. Peter didn't say he wouldn't buy the stock; he talked as though he might buy it; but he put Thatcher off. You see, that might be the chance I'd been hoping for—that I'd thought about and thought about so many times. A chance for me—just as so many other people had found their chance in this oil boom. Of course I didn't have any money to buy the stock with, anyway."

He paused a moment to moisten his dry lips; then it took him a moment to recollect where he was in the story.

"I thought about it and thought about it; but of course it couldn't be my chance, for I didn't have any money. The very next day Tom Greene came to me. He's been under some obligations to me. He's doing the drilling for Tyler, you know. Tom came to me and told me they'd really struck oil on the Cattails the day before, but Tyler was holding back the news so he could buy up stock cheap. I went over to the hotel and called up Thatcher on the telephone. I gave him an assumed name; said I was from St. Louis. I offered to buy a thousand shares of his stock at a dollar and a half a share. That would be fifteen hundred dollars. I didn't have the fifteen hundred dollars, Katharine; but you see, when Tom came to me and

told me they'd struck oil — There it was—the money I'd been aching to get—lying right there in plain sight under my hand. So I offered to buy a thousand shares, although I didn't have the fifteen hundred dollars."

He meant, she knew, that he would have taken the money from the bank. A line of pain appeared down the center of her forehead and she breathed through parted lips as though she were watching some one's physical suffering.

"But Thatcher wouldn't sell a thousand shares," he went on. "He wouldn't sell anything less than the whole eight thousand shares; said he was expecting a man to buy it all next day. Of course that seemed to settle it; for it would take twelve thousand dollars to buy the whole eight thousand shares. When I left the telephone booth in the hotel I thought it was all settled and over with."

He stared at her dully and drew his hand across his brow.

"I came back to the bank, thinking it was all settled. And then, at once, I picked up a blank draft—this bank's draft on the Cereal National of Chicago—and filled it out for twelve thousand dollars. I made an excuse at the bank and went out and got Powers to drive me over to Decatur in an automobile. I left Powers and the machine at the railroad station and went uptown and found where Thatcher lived. Well, I told him I was the man from St. Louis who had telephoned him—and handed him the draft and took his stock."

He hurried on through the rest of it. "I came back here and walked into the bank and finished up my day's work. Then I went home and talked to Bertha and played with the children, just as though nothing had happened. I ate dinner and went to bed just as usual—and went to sleep. Really it didn't seem as though anything in particular had

(Continued on Page 53)

## SHARK BAIT By HARRIS DICKSON

ILLUSTRATED BY H. J. WATSON

### How to Prepare the Hook and Land the Fish

JAMES SHIRLEY GORDON had a task—to hold down his temper while the mercury boiled up; to busy himself without exertion; to bear patiently a heat that was good for growing cotton and madness for stewing men; to pore over musty papers; to keep his throat moist and his collar dry.

Here was a task for any lawyer on a blazing August day.

Riverside lay gasping in the sun, surrounded by oceans of green young cotton, and a glittering river on the west.

Low-built houses cast no shadows across a broad expanse of blinding street. Scorching pavements glared into the eyes of squinting men who ducked from one doorway to another. Automobiles panted like exhausted beasts and glasses clinked at soda-water counters.

An aged negro shuffled wearily along, clinging to a strip of shade.

"Sholy dis must be Marse Jimmy's office," he muttered; then he hesitated and hobbled up the stairs. "Howdy, Marse Jimmy?"

"Howdy, Uncle Manuel? Sit down." The young lawyer nodded without taking his feet from the window-sill. Manuel stood mopping his head.

"Marse Jimmy, I wants you to he'p me out—please, suh."

"All right. What's the matter?"

Manuel sat down contentedly—with young Marse Jimmy to help him out, things could not go wrong. "Feller stopped my wages at de paycar—you know I works fer de railroad."

"Somebody garnisheed you?"

"Yas, suh—Mr. Barkin."

"For a grocery bill?"

"Yas, suh."

Manuel took out a creased and crumpled paper; Gordon glanced at the writ, which was in due form, properly issued and served.

"Well," he asked, "what do you want me to do?"

"Nothin' much; jes' throw dat out o' co't, so I kin draw my wages."



The Next Morning  
His Office Was  
Full of Victims

Gordon sent his office boy to get the papers; there were two grocery bills—\$11.35 and \$13.60. Both the judgments seemed regular and valid; his only chance to defeat them was by claiming Manuel's exemptions.

"Uncle Manuel, you have a family?"

"No, suh—dey gone away."

"Then we can't beat this garnishment. Why don't you pay for what you eat, Uncle Manuel? You have a steady job."

"Yas, suh, I makes good money; but—but —" The negro fumbled with his hat. "I has to keep up wid de loan man."

"The loan shark?" Gordon wheeled angrily. "How much do you owe him?"

"He claims dat I owes twenty-two-

fifty on de third o' nex' munt'."

"How much did you borrow?"

"Twelve dollars at de fust off-

startin'."

"At what interest?"

"Two bits on de dollar—dat comes to three dollars a munt'."

"How long did you pay it?"

"Dunno 'xactly. I paid dat three dollars fer de longest, off an' on; den he say I drapped behin' an' got to make a new borror."

Manuel mumbled on and the lawyer listened dully—one of those pestiferous usury cases, involving a loan of twelve dollars, that would stir up more legal questions than there would be in a suit for dissolution of the Standard Oil—and it would be just as hard to get the evidence.

"Never mind, Uncle Manuel; I can't fool with a case like that. I'm too busy."

The helpless and hopeless look on Manuel's face made Gordon change his mind. "Have you got your receipts?"

"Yas, suh; I got ev'y paper dey gimme."

"Go get them."

When Manuel, with a cigar box under his arm, slipped back into the office Gordon began sorting out the receipts.

"Here's your bill of sale—July third, three years ago."

"Yas, suh—dat's it—dat's it. I borrowed dat fust money to go on a Fo'th o' July scursion to Memphis."

"This conveys your furniture. What's that furniture worth?"

"I paid a hundred an' twenty-six dollars stortion plan."

"Extortion plan?"

"Yas, suh—so much down an' so much ev'y munt'."

"Then you paid three dollars a month on your loan?"

"Yas, suh."

Gordon found the receipts for August, September, October, November and December—three dollars each month; but none for January.

"You skipped a month and didn't pay?"

"Yas, suh; I tuk sick an' got behind."

"Here's a receipt in full for eighteen dollars. Did you pay that—on February ninth?"

"He say I did."

"Don't you know whether you did or not?"

"Dat's de time Mr. Lannigan writ up a new paper an' tole me to touch de pen."

"He gave you six dollars more?"

"No, suh; didn't gimme nothin'; jes' paid back what I owed him an' started all over agin. I sho was glad to git dat off o' my mind."

"After you signed this new bill of sale you commenced paying four and a half every month instead of three dollars?"

"Yas, suh. Mr. Lannigan ack mighty nice 'bout dat."

Gordon ran through the receipts until he came to August, 1910.

"You didn't pay in August? Skipped a month?"

Manuel grinned.

"Yas, suh; I got mixed up in a rookus wid a railroad nigger, an' de constable cotched me—dat's how come I borrowed nine dollars from Squire Boalus to pay Mr. Lannigan."

Gordon turned savagely.

"You borrowed from one shark to pay interest to another?"

"Twarn't no way out o' dat, Marse Jimmy; de constable was standin' right at my do' wid a dray, fixin' to pull my furniture."

Gordon took up that second bill of sale—on the same furniture—and saw the whole transaction. Manuel had borrowed ten dollars and fifty cents from Squire Boalus and paid two months' interest to Bragg Lannigan.

"Then you commenced paying Squire Boalus two-sixty every month in addition to the four-fifty you were already paying Mr. Lannigan?"

"Yas, suh."

"Don't you think seven dollars and ten cents every month is mighty stiff interest on a twelve-dollar loan?"

"It do 'pear kinder high; but he say he couldn't 'fode to do it no cheaper."

"This loan from Squire Boalus is for ten-fifty. Did you get that?"

"No, suh; I got nine dollars—dat dollar an' a ha'f was 'pection fee. Hesont a white man to look at my furniture."

Gordon arranged his client's receipts and sketched out two accounts.

#### MUTUAL BENEFIT LOAN COMPANY Bragg Lannigan, President

July 3, 1909; loan to Manuel Ash, \$12

#### PAYMENTS:

August 3 to December 3, 1909, 5 months, at \$3 . . . . .	\$ 15.00
February 9, 1910—new loan, \$18 . . . . .	6.00
March 3, 1910, to July 9, 1912, 29 months, at \$4.50 a month . . . . .	130.50
Total payments . . . . .	\$151.50

The \$6 paid on February 9, 1910, did not represent money; hence the account shows actual payments by Manuel Ash of \$145.50  
Deduct principal of . . . . . 12.00  
Leaving balance due Manuel Ash . . . . . \$133.50

The second account presented a symmetrical example of regularity in payments.

#### LIVE-AND-LET-LIVE TRUST COMPANY

August 5, 1910; loan to Manuel Ash, \$10.50

#### LIST OF PAYMENTS:

From September 5, 1910, to July 7, 1912, 23 months, at \$2.60 . . . . .	\$59.80
Deduct real principal . . . . .	9.00
Amount due Manuel Ash . . . . .	\$50.80

According to shark figures, Manuel owed \$22.50 to one and \$13.10 to the other, though he had paid \$205.30. Twelve dollars had swelled to \$240.90 from July, 1909, to August, 1912. One of these sharks was a justice of the peace; another one held a justice's court in his place of business. Manuel Ash looked upon these men as the very majesty of the law that sent negroes to the county farm and "pulled" their furniture. Once in their hands, the negroes believed that God was deaf and the governor was far away.

The Supreme Court was a vague and visionary myth; but the constable was Johnny-on-the-spot—an ever-present whelp in time of trouble. There was nothing for a negro to do except pay—pay—pay.

"Manuel, this furniture on which you gave a bill of sale to Squire Boalus—was that the same furniture you had already mortgaged to Mr. Lannigan?"

"Yas, suh."

Manuel wriggled in his chair; he knew it was "Goodby nigger" when the shark got him in that fix. Both sharks immediately threatened criminal proceedings, which kept that negro sweating six days in every week to pay his interest on Saturday night.

"Manuel, how do you expect to pay off these loans?"

"Ain't got no way to pay 'em sence I lost my job."



"Two Bits on de Dollar—Dat Comes to Three Dollars a Month"

The railroad had a policy of discharging an employee who failed to pay his debts and annoyed the company with garnishments.

Gordon took up his work in earnest.

"Now, Manuel, get out of here and come back in two hours."

The young lawyer did not bother about his hat and did not bother about the heat; diagonally he crossed the glaring street and appeared before the philanthropic proprietor of the Mutual Benefit Loan Company. Bragg Lannigan sat in the back part of his office, with an electric fan stirring his red hair.

"Hello, Mr. Gordon! Sit down. What can I do for you?"

Gordon did not sit; he had more room as he stood, and Gordon needed room.

"Lannigan, do you know a negro by the name of Manuel Ash?"

"Sure—owes me twenty-two-fifty."

"Sure not; you owe him one-thirty-three-fifty—and I want it."

Lannigan's chair came down with a bang.

"What do you mean?"

"Here are the figures," Gordon pointed out, and Lannigan knew the figures to be correct. Lannigan also knew Shirley Gordon, which created an awkward situation.

"Now look here, Mr. Gordon—"

"I'm looking—for one-thirty-three-fifty and a clear receipt."

"But—"

"No check—cash must be at my office in an hour."

The suddenness of all this astounded Bragg Lannigan; he followed Gordon to the door and argued as strongly as he could argue with a man who would not look back or answer back. Gordon did not turn his head; he only turned the corner and went straight to Squire Boalus.

The squire stood high in the judiciary and was presumed to know the law, yet Gordon found it necessary to do some mighty vigorous explaining.

"Squire, do you remember what the Supreme Court said about loan sharks in that Woodson case? I have great curiosity to hear what they will say in the Boalus case—about a magistrate who uses his office as a side line for sharkery."

Squire Boalus flinched; he remembered how the Mississippi court had scarified the loan shark and cherished no curiosity to feel the lash upon his own back. Beyond this, it made him sick to think what would happen if Shirley Gordon sued him—every negro in Riverside would learn that debts to the Live-and-Let-Live Trust Company could not be collected.

"You will be at my office in an hour? Thank you."

That pigheaded Gordon turned away and would not talk. Fat old Squire Boalus paced the floor, getting hotter under the collar and redder in the face. At his hottest and reddest he stalked into Gordon's office without claiming the full hour of grace.

"Honest, Mr. Gordon, you ain't goin' to make trouble?"

"Bless your dear heart, squire, not a bit of trouble—sit right down and sign that receipt in full for Manuel

Ash; then give me fifty-eighty in cash—no trouble whatever, only be quick about it."

"Let's talk about that."

"No use talking about anything except fifty-eighty."

"Supposing I don't!" blurted out the squire.

"Then we'll have a merry little lawsuit and bring your books into court. That negro borrowed nine dollars from you; he has paid fifty-nine-eighty, which leaves you owing him fifty-eighty—just eighty cents more than enough to get us into the Supreme Court."

Squire Boalus had been thinking of that.

"Take off ten and a half—the principal—and you have but forty-nine-thirty left."

Gordon smiled as a man who knew.

"Your inspection charge of a dollar and a half is void, and must be credited on the principal. Here's the law—read it."

"But that law's unconstitutional!" sneered the squire.

Gordon shook his head.

"You sharks have assumed it to be unconstitutional; now we've got a chance to test it. Squire, you don't think far enough ahead. If you had charged interest on nine dollars which Manuel got, instead of on ten-fifty which he didn't get, the amount would not have been sufficient—lucky, isn't it?"

Then Gordon stood up, with a threatening finger, put the questions and answered them himself:

"Have you taken out a license? No. Filed your statement as required by law? No. Have you given bond with solvent sureties? No. Have you kept books, as required by law, and issued duplicate statements to every borrower showing a rate of interest not in excess of ten per cent? No. You have disregarded every provision of the law and haven't a legal loan on your books. Those negroes don't owe you a thing. You owe them!"

"I can put your nigger Manuel in jail for false pretenses."

"Very good!" Gordon snapped. "Under Section 3169 you must make affidavit that you have not charged more than ten per cent interest. Wait a moment—I will write out your affidavit for you. Here it is. I dare you to sign it!"

Sweat gathered thick on the magistrate's brow. He dropped into a chair and pulled out a roll of bills, and Gordon helped him count the money.

"Now, squire, sign this receipt. Thanks. Good day!"

Bragg Lannigan was much easier but no happier than Squire Boalus. Bragg had to come across, and he came with few words—spot cash, a clear receipt, and no goodbye when he left. Gordon leaned back in his chair and laughed, then rang up the attorney who had filed the garnishments and had them released. Next he called up Manuel's boss, made a strong personal appeal and got the negro reinstated in his job.

#### Uncle Manuel Becomes Rich

MANUEL had sidestepped Gordon's office until the last shark swam away.

"Howdy, Marse Jimmy? Is you found out 'bout dem garnisheements?"

"Yes; go down to the paycar and draw your money."

The negro's face lighted up.

"Thankee, boss. What did Mr. Lannigan an' de squire say?"

Gordon ignored the question.

"Uncle Manuel, what would you do if you had some money?"

"Pay dem loan men."

"Suppose you didn't owe the loan men and still had some money?"

This went far beyond Manuel's limit of supposing; he scratched his head.

"Dunno, Marse Jimmy."

"Would you deposit it in a bank and let it draw interest?"

"No, suh; I got plenty intrust on my han's right now."

"I mean where they would pay you the interest."

"White folks pay intrust to a nigger! Lawd, Marse Jimmy, you's skylarkin' wid me!"

Gordon bent over his desk. "Now listen to me, Manuel. I made those loan sharks give back every cent you paid them—a hundred-and-eighty-four-thirty. The garnishments and costs came to thirty-six-seventy; that leaves you a hundred-and-forty-seven-sixty."

The old negro looked mighty crestfallen, but he bore up bravely.

"Yas, suh, Marse Jimmy; Ise gwine to pay it. Ef you says so it must be all right."

"You don't have to pay anything; you're square with the loan man, square with the grocery store, and you've got that much over—with your wages besides."

Manuel stared at this fairy story while Gordon picked up his checkbook and wrote.



"Here, Manuel; take this over to the savings bank and deposit it right away."

"What you mean by dat, Marse Jimmy?"

"Deposit it; Mr. Emerson will give you a bankbook showing a hundred-and-forty-seven-sixty to your credit. You can't draw out a cent for six months. I don't want you to be spending that money on peanuts and popcorn and dirigible balloons."

"No, suh; I sho is had one hard time savin' up."

When Manuel reached the door Gordon called him.

"Go back to your job in the morning; that's all fixed up with the boss."

"Thankee, suh—thankee, suh. I's mighty proud o' dat fack. What you charge, Marse Jimmy?"

"I ought to charge you fifty dollars; but I've had more than that much fun."

"Thankee, suh. I allers tole dese niggers you's de fines' young lawyer in Riverside, not acusin' nobody. I'm gwine to fotch you a heap o' law cases."

As Manuel clattered down the steps Gordon stretched lazily in his chair. "That's what I call nigger luck—the only way Manuel could ever save a cent; but I'm glad to be at the end of this shark business."

Gordon had come to the end—the front end—of the shark business. Before an hour passed old Manuel tramped noisily through the door again, with a cigar tilted upward in his mouth and dragging another negro.

"Howdy, Marse Jimmy? Here's anudder lawsuit. Dey's done this nigger a heap wusser'n what dey done me."

Gordon stifled his professional enthusiasm. The new client had quite an intelligent face—a competent-looking man, who sat on the edge of his chair and glanced up with such hunted eyes that Gordon inquired:

"What's your trouble?"

"Dey's got my tools so I can't work."

"Who has your tools?"

"Mr. Lannigan."

"What sort of tools?"

"Carpenter's kit—I borrowed five dollars on 'em."

"Five dollars! How much do you make?"

"Three dollars a day," Dimp Milton answered proudly. "I'm a fust-class carpenter!"

"Why didn't you pay the five dollars?"

#### Free Advice Gets Free Advertising

"BOSS, I can't pay nothin'. Dere's a job waitin' fer me on dat new church what Mr. Ware is buildin', but Mr. Lannigan is got me tied up so tight I can't move hand or foot."

The lawyer cross-examined Dimp for an hour before beginning with the loan, pulling out, thread by thread, pretty much the same story that Manuel Ash had told. Being an excellent workman at good wages, Dimp Milton had no difficulty in borrowing thirty dollars on his household furniture, at twenty-five per cent a month. Being a negro, he contented himself with paying the interest, sometimes skipping a month or two and making a new loan to cover. After getting "hooked" he slipped from shark to shark, borrowing from Peter to pay Paul, until he owed every loan office in the town and was paying about forty-three dollars a month interest. There were the receipts to prove it. From Dimp's tangled statement of new loans, shiftings of credit and receipts no accountant could have ascertained how much actual cash the negro had borrowed. He grabbed at a dollar wherever he could. Having excellent credit, Dimp could go into a clothing store, buy an overcoat for twenty-five dollars, pawn it to the shark for ten, and stave off the constable for another week. These bills were piling up and he could not pay. His household furniture had long been seized—his overcoat, his watch, his wife's watch, his lodge uniform—every available

security. On the previous Saturday night Dimp had been forced to pledge his kit of tools or go to jail.

Gordon began to get peevish again.

"Dimp, leave these papers with me and come back in the morning."

Dimp rose, moved hesitantly toward the door; then came back.

"Mr. Gordon," he admitted with some shame on his black face, "I'm skeered to go out."

"Why?"

"The constable is waiting fer me. I's been a honest nigger all my life—ain't never stole nothin'; an' I hates to go to jail."

Gordon sprang up from his chair.

"Who has the warrant for you?"

"Constable Billman."

"Wait here!"

Gordon snatched up his hat. Magistrate Dunly held a justice's court in one corner of the building occupied by a loan shark—the mill being convenient to the man who sent the grist. Gordon strolled in.

"Judge, would you mind letting me see your affidavit against Dimp Milton?"

This affidavit was in the cut-and-dried form—that he, the said Dimp Milton, fraudulently and falsely pretending, and so on, had obtained ten dollars from affiant, Bragg Lannigan, upon the security of a bill of sale conveying certain household furniture without first disclosing to him, the said Bragg Lannigan, that said furniture had already been conveyed to the Easy Payment Loan Company, and so on—or circumlocutions to that effect. Gordon opened the code.

"Judge, look at Section 3169. This affidavit fails to state that Bragg Lannigan has not charged against or collected from the accused more than the legal rate of interest; the law is plain—you shall receive no such affidavit and issue no warrant on it."

Squire Dunly bent over the code, trying to make up his mind what he should say. It became unnecessary for him to say anything, as Gordon did the talking.

"Judge, if your constable arrests Dimp Milton it will cost you your office. Good day!"

During the night Gordon patiently tabulated Dimp's receipts. From a multitude of loans and payments he sorted out what he could prove—four hundred and sixty dollars within a space of three years. In Dimp's last few months of wildcat financiering he had been paying interest at the rate of forty-three dollars a month.

Next morning Gordon prepared affidavits in replevin to reclaim the negro's property; before night the sharks had disgorged it.

With reacquired tools Dimp set to work on the new church; and he had money in the bank besides. Of course Gordon did not recover all the extortions Dimp had paid, being forced to compromise various amounts that could not be proved.

That started a negro gabble in Riverside. Wherever two black beads clustered in conference it was dollars to doughnuts they were talking about the whirligig fortunes

of Manuel Ash and Dimp Milton. Other negroes brought their pitiful tales of plunder, and Gordon put a card in the newspaper:

#### TO ALL VICTIMS OF LOAN SHARKS!

I will take your case against the loan shark, charge no fee and guarantee success

"That looks like a patent-medicine advertisement," Gordon laughed to himself. "No; I'm digging for shark bait—which is legitimate."

The advertisement brought little or no results; a negro never sees anything in the newspapers, his base-voiced preacher being the lawful publicity agent. Gordon called in the preachers—they were willing; many a Sunday their contribution boxes went empty because the sharks had got the coin on Saturday night. The preachers were afraid of magistrates, jailers, constables and mighty potentates of the law, however, and Gordon determined to do a little preaching for himself.

So this card appeared in the newspapers:

#### TO ALL VICTIMS OF LOAN SHARKS!

Mr. Shirley Gordon will address the Negroes of Riverside in the courthouse yard on Saturday night at 8 o'clock  
Subject: The Loan Shark! Whites cordially invited

To insure the negroes' hearing of it, he sent out the "word-o'-mouth men," who toted the tidings to every cabin. Negroes came—men, women and children, yellow, black and speckled—they came, two thousand of them.

Gordon mounted a drygoods box in the middle of the yard and began:

"I want to ask white people to stand back this way and negroes to stand out there."

#### A Sermon on High Finance

THE crowd sorted itself into colors, while Gordon noted among the several hundred whites a number of Riverside's most public-spirited citizens. To them he spoke first:

"All you white people who have borrowed money from a loan shark please raise your hands." Not a hand went up. Gordon turned. "All you negroes who have borrowed money from a shark please lift your hands." A thicket of hands went up. Gordon smiled. "I just wanted to show you what sort of people do the borrowing. White folks won't borrow on such terms, and sharks won't lend to them because white people can protect themselves."

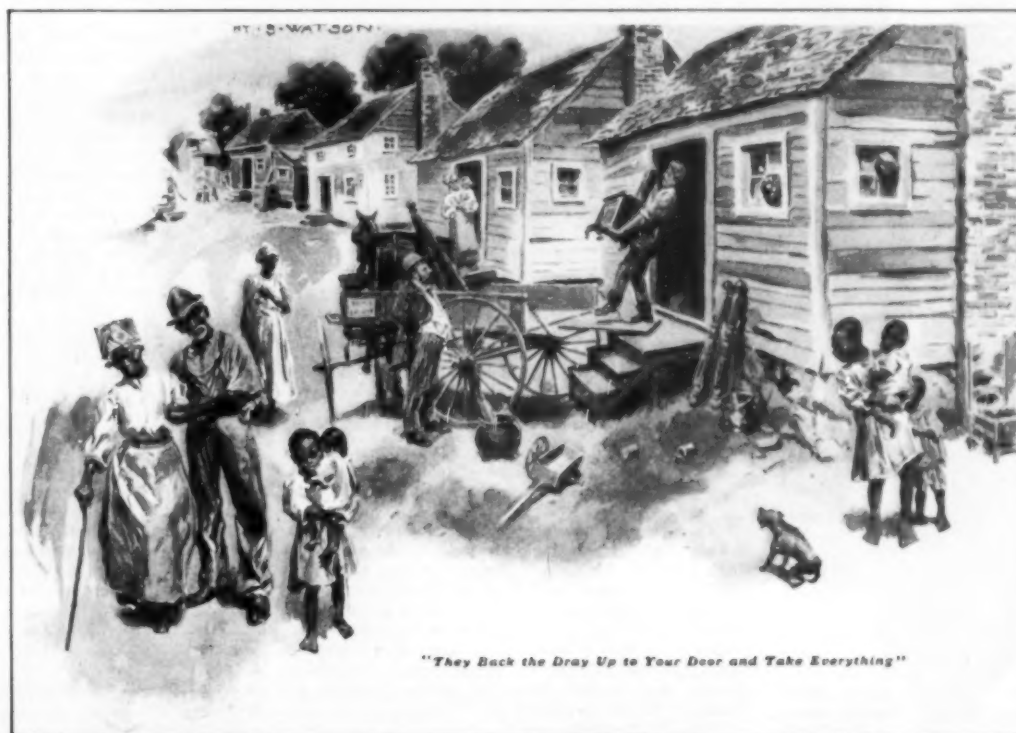
"Amen to dat!" an old woman shouted.

"That's right—talk back to the preacher! We're going to have an old-fashioned revival and experience meeting."

Now you negroes listen to me! None of you need this money half so much as you think. All who have borrowed money to bury the dead hold up your hands." One trembling and withered hand—that of an old woman—was slowly raised.

"That is only one case. All who have borrowed money to pay a fine raise your hands." None—not one! "Now all of you who have borrowed to go on an excursion, or to the circus, hold up your hands." A wave of laughter swept across the crowd. "Don't be ashamed—hold 'em up. I can't count 'em all—a hundred—two hundred. Now suppose you did borrow money to pay a fine—hadn't you better go to the county farm and work thirty days for the state rather than work for the shark all the balance of your life?"

(Continued on Page 42)



"They Back the Dray Up to Your Door and Take Everything"

# Uncle Edward and Cousin Silas

By WILL IRWIN

ILLUSTRATED BY H. T. DUNN

THROUGH the moving crowds of lower Manhattan Island two men approached each other, making those twists and turns which would bring them face to face at the psychological moment. Had not Poe anticipated me, I might digress here upon that subtlety of Fate and Romance which guides our wanderings. Somewhere in upper New York a girl has risen for the day and started downtown shopping. Somewhere in lower New York a man has started on a business errand. Somewhere in the obscure complexities of city life the first causes of an accident have begun. The girl passes a morning of aimless, unguided wandering, following fortuitous decisions between this and that. He, too, makes his tiny, fortuitous decisions; and the languid wills of twenty other people are hurrying forward the coming accident. Had she lingered a moment longer to laugh at the chatter of this amusing shopgirl, had he stopped to inspect that window display which momentarily drew his eyes, the woman, the man and the accident had not met. But the current drives them on; they do meet; and forever after the two lives run in different channels. Most of what we call Fate has nothing to do with Chance. It is the result of causes and laws too subtle and complex for our finite understandings.

However, the encounter which these two men are approaching does not lie entirely at the caprice of Fate. One, it is true, seems to wander aimlessly. He is a tall, awkwardly formed, rugged man, lightly tanned of skin and a little awkward of posture. His full head of hair is iron-gray; his rather dull brown eye seems pleasing in its direct glances. He wears a snuff-brown suit whose shifting padding at the shoulders and reluctant fit at the neck seem to betray a village-store origin. His cuffs are fastened, barrel fashion, with large pearl buttons. Plainly, this is a stranger to New York.

The other man, as I have indicated, is not quite aimless in his divagations. Though he strolls at an easy pace, his sharp, gray-blue eye wanders from side to side, observing not the women in the crowd—as is the general habit of these roving masculine eyes—but rather the men. He is young, short of stature, light of hair, well-turned of shoulder; and he, too, wears country clothes. However, the two sets of apparel show subtle differences. Where the elder man's tie is ready-made, flat, rather greasy, the younger man's is narrow, new, and knotted lightly through a seal ring. Where the elder sports a derby hat of last year's style, the flaxen locks of the younger are topped by a gray slouch hat. Where the elder wears thick shoes, the younger wears a fine, neat, polished boot, rather high in the heel.

The young man casts his keen, gray-blue eye from this group to that. It comes to a sudden stop upon the figure of the tall man in the derby hat. The latter has just paused at the rail of Battery Park. He is reviewing with interest the late commuters rushing from the Staten Island ferries, the picturesque immigrants bearing their gaudy bundles up from the Ellis Island boat to the land of freedom and trusts, the loafers of the Seven Seas disposed on the benches of Battery Park, the crowded harbor, the unloading fruit steamers, the dancing silver-gray ocean, the green-brown Statue of Liberty engaged in her perpetual task of enlightenment. Then he casts his eyes downward, sets a pair of horn-rimmed glasses on his nose, and begins to inspect with mild interest the memorial tablet placed in Battery

Park by a historical society.

As he studies the tablet the little man in the gray slouch hat stops to regard him. A change passes over the countenance of the little man. From alert and curious it becomes timid, apologetic, bewildered. His eye, hard and roving a moment before, transforms itself into the window of a disingenuous soul. He approaches the stranger, touches him on the arm. The latter starts slightly, takes his glasses from his nose and faces him.

"Excuse me, mister," said the little man in a pleasant Western accent, with a hard stress on the final r. "Can you tell me where I'll find the Harkness Building on Broadway?"

"No," replied the stranger rather curtly; "never heard of it."

"That's funny," said the little man in a tone of timid perplexity.

"What's funny?" inquired the elder man, showing now a spark of interest.

"Nobody can tell me where the Harkness Building is. I ask' the mail man and he said he never heard of it. I ask' one of these here errand boys that wear a uniform and he didn't know either. Here's the address I'm looking for."

He produced a dirty scrap of paper, apparently torn from a notebook. It was refolded and pocket-worn, so that the elder man must needs put on his glasses again to decipher the legend:

"Silas G. Craven, Harkness Building, Broadway, New York."

"That's what I'm hunting for," said the little man with the air of one aggrieved, bewildered, by the strange coldness of New York. An observer would have said that the elder man warmed up to him upon that with a kind of fellow-feeling.

"You didn't get the number?" he said. "This says just Broadway."

"No, that's the Sam Hill of it," replied the younger man. "I got here last night, thinking that there Harkness Building would stick up like the skyscraper in Waco; but, gee-whiz, there's millions and millions of these big buildings in New York! And Broadway's that long I'd have to walk for a week if I looked at every store to find its name. It's a kind of a fix," he added pathetically.

"Well, I'm sorry, bub," said the elder man with a whole-hearted air, "but I don't know much about New York. Fact is, I just came in from Nebraska last week."

"Nebraska! You don't say!"—this with friendly Western enthusiasm. "My dad used to live in Nebraska—sodhouse there before he moved to the Doopalos country and took to cattle. He was in the territorial legislature. Maybe you've heard the name—William G. Craven, though mostly they called him Bill. That's my name, too, with a junior tacked on to the tailboard."

"Mine's Harrington," said the other with quick response to this friendliness—"John B. Harrington. So your father was a sodhouse—well, well!"

"It's darn good," declared William G. Craven, Jr., "to find somebody in New York who talks like he came from God's country. Ain't a drinking man by any accident?"

"Only when asked," admitted Mr. Harrington.

"Found a joint last night just after I got in," said William G. Craven, Jr., "about three or four squares over thataway. I liked it because they don't sling that gosh-awful gold stuff all over the furniture and the looking-glasses. Seems a little more like home. If you've got nothing to do just at present—"

"Not a blame thing—"



"There it is, Eighteen Thousand Dollars of Twenty-Four-Carat Gold for Eight Thousand"

"Then we're off!" exclaimed William G. Craven, Jr. "I guess I've got to hurry, though, because I'm due to find that Harkness Building today. Goshamighty! It's good to sight a man from out West! What might your business be? Mine's cattle—least, it's the old man's, and I work for him."

"Wheat mostly—I own a store in town too."

"Wheat! I've been talking that over with the old man; the bottom's dropping out of the cattle business."

So, arm in arm, they threaded the crowds, Mr. Craven bumping awkwardly—the observer would have said almost ostentatiously—against this hurrying Wall Street messenger, that sleek broker's clerk. As they walked they chatted genially, Mr. Harrington unbending from his height of superior years to this talkative, attractive youth; Mr. Craven, oblivious of the gulf between them, accepting his new friend quite on an equality. Arrived at the Pearl Saloon down by the docks, they consumed two drinks—the first, which Mr. Craven ordered, to Oklahoma; the second, which Mr. Harrington paid for, to Nebraska. After that, still talking over old and new times in the West, they struck aimlessly northward by west through the busy, stimulating confusion of Nassau Street. From time to time each craned his neck upward to sight the summits of the steel-and-cement cañon walls above them, and their tongues wagged in humorous, sarcastic, wondering comment as one or the other counted the stories. They had reached City Hall Park before Craven hesitated, seemed to bethink himself of the errand that brought him to New York.

"Well, I suppose I better mosey down the line looking for Silas G. Craven and that Harkness Building," he began.

"Suppose I can't help you any?" inquired Harrington kindly. His attitude indicated that he was holding himself at the convenience of the younger man, ready to help or—if that were the line of delicacy—to withdraw quietly.

"No, I'm afraid not," replied Craven. "When'll I see you again?" But he also seemed by his attitude to betray a mental state. One would have called it not only hesitation but a growing desire to make a clean breast of something. Then, with a gesture of the hand that betrayed final determination, he said:

"Fact is, I'm in a kind of a fix."

"Maybe I can do something, bub," still insisted Mr. Harrington.

"I thought I'd find that Harkness Building right away," pursued Craven. "You see, this Silas G. Craven is a cousin of mine and he's rich—least, he used to be. He and the old man had a scrap and they haven't spoken for years; but Cousin Silas has got nothing against me—he wrote to ma once, telling her he'd educate me in Harvard or any other good school if they'd send me East. He had his office in this Harkness Building then. I figure they must have torn it down since, because it ain't in the directory and no more is Cousin Silas. Queer, too; I always thought he was a prominent citizen in this here town. It's all kind of rotten, just when he needs me and I need him." Again he hesitated.

"Why don't you ask at the post-office? Maybe they'd know."

"Tried that too. They said come back Wednesday, and Wednesday won't do. I've got to get him quick—today—or not at all. And he'll lose by it too"—this in a low, musing tone—"his share of ten thousand dollars. That's what he'll lose."

Harrington whistled.



Plainly, This is a Stranger to New York



"Ten thousand dollars!" he exclaimed. He was looking not at Craven, but out over the crowd toward City Hall. An observer would have perceived with half an eye that Craven's expression underwent a momentary change. For a second his gray-blue eyes lit with crafty amusement; but before Harrington faced him he had dropped over his features the veil of gentle, puzzled ingenuousness.

"Gee! That's a stake to lose!" exclaimed Harrington. "Why do you need your Cousin Silas?"

"Oh, because—because I —" began Craven as though about to dodge this direct question; and then, with one of those bursts that seemed characteristic of him—"because I want to keep the money in the family, mostly."

"Well, it's none of my biz," ventured Harrington; "but if you can't find your Cousin Silas, and he ain't in the directory, and you've got to do something right away, seems to me you better play some other line."

"I guess you've said it, pardner," replied Craven in his perplexed tone, "but it ain't easy. You see, I've got to have a little money to begin on—to play a sure thing; and you don't get that here"—he waved his hand across the crowds and the skyscrapers—"not in New York. They don't take chances like folks out West."

"Yes, that's so," agreed Harrington. "How much do you need?"

"About even stakes," said Craven. "Fact is"—he lifted his waistcoat to show a moneybelt—"I've got three thousand dollars on me, and I need five thousand more—eight thousand dollars to make a cool profit of ten thousand, and it's got to be done today or not at all."

Harrington whistled again. Then he faced the younger man. "Say, what's this game, bub?" he asked.

Craven looked him in the eye and his features became hard—hard. "Oh, very well!" he replied in a tone of irony, and whirled on his heel. But Harrington stepped forward, clapped him on the shoulder and turned him round.

"Now don't get huffy, boy," he said.

"I didn't mean anything—suppose you tell me about your proposition."

Craven appeared to struggle for a moment between indignation and cupidity, but at length:

"All right, pardner," he said; "maybe you can help. Anyhow, I'll sing my song; but not here," he added—"too many folks. Suppose we go back to the joint where we got our drinks. I figure they'll have a back room or something." They turned and walked back toward the Battery.

The Pearl Saloon, two blocks east of the financial district, was a dun little place, bright and new in nothing except that gilt brewery sign which proclaimed its ultimate ownership. A critical observer might have perceived—just as when Mr. Craven and Mr. Harrington entered it a quarter of an hour before—a kind of break in routine, a change in the spirit of the place. The bartender, drawing beer for a sailor, glanced up at their entrance, slapped an imaginary fly on his cheek, and went on drawing beer. The waiter, whom Craven asked for the use of a private room, had no sooner seated them and served their order than he stationed himself in the hall and, on some pretext or other, prevented any and all persons from approaching. As their backs disappeared the bartender threw a quick glance at the porter, who was scrubbing in the corner. The latter quietly made his way through a side entrance and began to tinker with a delicate piece of machinery in the storeroom.

With a table, a bottle and two glasses between them, Craven and Harrington talked head to head. It was an old yarn that Craven spun in his direct Western way—a yarn told and retold at just such meetings ever since some genius of the high road composed it a generation ago—the Epic of the Goldbrick: the dying prospector and his Indian pal; the valuable ingot of pure gold they had brought together from the lost mines of Death Valley; the accidental meeting between William Craven, Jr., and Jim Blood, the Indian. Here we take up Mr. Craven's narrative literally:

"It's worth eighteen thousand dollars—I got a chance to weigh it one night. But the fool Piute thinks it's worth only eight thousand. I started to make him cash in at Goldfield, but he had another wheel. He didn't think it could be sold except in New York. I tried my darnedest to drag him to Oklahoma so the old man could put up the money. There was nothing doing. The Piute just

naturally had to come to New York—you know how an Indian acts when he gets an idea in his nut. I wrote the old man asking him whether he'd send me five thousand dollars to New York. The old man's all right, but he never had any confidence in my judgment since I got done good and proper in a cow trade at Vinita. If I could have only shown him the goods and talked it over with him it would have been all right, I guess; but I couldn't pull it off by letter."

So Craven went on artistically embroidering the story. He had thirty-five hundred dollars of his own. He and the Indian had started for New York together. When they reached Jersey City, Jim Blood, bewildered by the noise and stir, refused to cross the river. He was camped out now in the Hackensack marshes with the gold on his person, and he had announced officially that he would wait only one day more.

"And when an Indian says it he means it," said Craven. "There it is, eighteen thousand dollars of twenty-four-carat gold for eight thousand—if I could borrow five thousand today. The Indian will walk right up to an assayer with it and have it tested so's to show everything's fair. It's hell!" He rammed his hands into his trousers pockets, stretched out his legs, and contemplated the floor in deep depression.

"How much did you say you'd give for the use of five thousand dollars?" asked Harrington, a note of eagerness in his voice.

"I'd divide the ten thousand profit share and share," said Craven; "that's what I'd do! That's how desperate I am!"

"Well, bub," said Harrington, "I'd like right well to help you; but it's been a bad year in wheat and the store hasn't done well. I'm right on end now. Not broke," he added

"Because I know," said Harrington, "where you can lay hands on five thousand today—you can if you want to—I won't."

"Is it crooked?" asked Craven. "I ain't going to steal—no, sir. I draw the line at stealing."

"It is—and it ain't. You just borrow it for a day or so. As soon as we get our money"—Mr. Craven seemed to note that last phrase with satisfaction—"back it goes, and nobody's the wiser. I didn't tell you I was stopping with my Uncle Edward?"

"No."

"Fact! Edward M. Harrington, 1426 Rose Avenue, in the Bronx. He's a mighty queer old man! He's rich and a kind of a miser—he keeps his money in the house loose, so's he can look at it. He's out of town just now—went away yesterday. He asked me before he left town to send a man up to measure his parlor for some curtains. He told me to give that curtain man a note, so's only the right party would get in—the hired man that Uncle Edward keeps instead of a girl knows my handwriting —" He paused for a brief second.

"Well?" said Craven.

"Well," said Harrington, "there's seven thousand dollars in bills in the lower lefthand drawer of Uncle Edward's desk—and the lock's gone wrong. I found it last night." Again he paused. "It's about the easiest money you could find anywhere," he concluded.

Craven looked astonished.

"That's burglary!" he said. "Why don't you —"

"Nope," interrupted Harrington firmly, "not on your tintype, bub! First place, it's all your risk. Second place, the hired man watches that drawer. The chance I found to look into it last night was just an accident, and he's got his eye on me. He'd watch me like a hawk, but he'd think nothing about a man taking an order for curtains."

"Yes," said Craven, "and I'd look pretty if anything slipped up, wouldn't I? Run in for burglary! What risk would you take?"

Harrington continued to gaze at the floor.

"I tell you exactly the risk I take, bub," he said; "that paper saying you've come to fix the curtains will be in my own handwriting—I'll make it out for you here and now. You can't fool those handwriting experts. If anything should happen I'm as deep in the mud as you're in the mire."

Craven chewed on this; then rather unexpectedly:

"That's right!" he said.

"Then go to it!" exclaimed Harrington. They exchanged shifting, shamefaced glances, and both laughed.

While they waited for the waiter to bring pen and paper, Harrington gave minute directions about the habits of John, the manservant, about the exact location of the seven thousand dollars, about the approaches to his Uncle Edward's house.

"Better jump an Elevated train—there's a station four or five blocks over yonder," concluded Harrington. "And take the Elevated back too. That way you won't get lost. Stop as you go and buy a tape measure, so's you can make a bluff at measuring for the curtains. Get off at Rose Avenue and walk three blocks to your left. I'll stick round here and wait—you better come straight back."

"All right," said Craven, "straight as I can. Gee, but I'm kind of scared though!"

"Well, you needn't be," said Harrington, "though there's a little risk too. Good luck, bub! I'll just roam round a little, but I'll be right here by eleven o'clock."

Harrington, from the doorway of the Pearl Saloon, watched Craven's back disappear in the crowd. Immediately he went into the drugstore next door and spent a few minutes in the telephone booth. Emerging, he himself turned toward Broadway and caught a fast Subway express train. Arriving at the end of the line, he made a short détour and brought up in a little, new city park that overlooked 1426 Rose Avenue.

This was one of those districts which typify the sudden transformation of gigantic impermanent New York. On the right, stretching over toward the Elevated, lay a region still partly rural—a few old two-story houses with somewhat wilted front yards, a new apartment house or so, the wreckage and dunnage of cheap, instantaneous construction.

(Continued on Page 48)



"Of Course You've Got a Roll—Hurry Up!"

quickly, "but just property-poor. If we were back in Nebraska where I could put a mortgage on something—"

"Just my luck!" growled Craven.

Then Mr. Harrington whistled, and Craven looked up with hope and inquiry in his glance.

"No," said Harrington, after a moment's thought—"no; that line's risky." He, too, rammed his hands into his pockets and fell into deep meditation. Craven waited, hanging to his words.

"Bub," said Harrington at length, "here's a straight man-proposition. Are you willing to take chances to get that five thousand?"

"Most any chance," said Craven.

# The Selfmade Efficiency Expert

## HOW TO SOLVE YOUR OWN SHOP PROBLEMS

By Forrest Crissey

ILLUSTRATED BY W. H. D. KOERNER

THE system game today is too largely "bunk"; it is topsy-turvy with theorists who have slid in at the top instead of working up from the bottom. As a rule the efficiency experts who make the most noise get the smallest results. At least twenty per cent of my own work has consisted of deystematizing, of tearing down elaborate and complicated "form" structures and replacing them with simple, practical plans suited to the comprehension and capacity of the average unskilled mechanic. He is the man on the job, and any scheme that shoots over his head is an expensive joke. When an efficiency plan doesn't square in every particular with plain, ordinary common-sense the remedy is usually worse than the disease. When that plan, or any part of it, can't be readily grasped by the average factory hand who wants to understand it, then that plan is a dead letter and a foreordained failure.

There have been a few men without long, practical shop experience who by sheer intellectual power and a natural gift for shop management have done brilliant and valuable work as efficiency engineers. Some are still doing it. But even some of these celebrated leaders in the movement for scientific management have suffered a slump in their later work and have fallen down hard in shop systematization undertaken after their reputations had been made. Where there has been one man of the stature of any in this little group of able thinkers on efficiency problems, there have been twenty—perhaps a hundred—of their followers as deficient as they in hard shop experience and wholly without their brilliant engineering gifts.

Some of these are honest, well-intending theorists; others are outright fakers. But, whether theorists or fakers, these men have so hurt the cause of scientific shop management that the heads of hundreds of industrial plants needing real efficiency service are prevented from securing it because of these failures.

Roughly speaking, the whole industrial world is divided into three camps with regard to scientific shop management—those who have it, those who scorn it, and those who believe its schemes and plans have an inherent virtue that will automatically work miracles of profit production. The two classes last in order are equally wrong. Those that shout with derision at the mere mention of motion studies are no farther out of the right track than those that think an elaborate shop system will work itself and coin profits without the intelligent and hearty cooperation of the human units that make up the shop force.

### How to Choose the Right Expert

WHERE, then, is the open-minded and progressive factory owner or manager to "get off" with regard to this big problem of modern manufacturing? What is he to do?

Let him first settle it in his own mind that he can't keep up with the procession today, make the profits he is fairly entitled to, treat his men right, and be in shape to meet the emergencies of rapidly shifting conditions unless he gets scientific management—the real thing! If he can get along without it he's making a bigger profit than he's entitled to—and less than he could make but for his prejudice against the principle of modern efficiency.

After he has become thoroughly converted to this modern gospel several courses are open to him. One is to employ an efficiency expert to come into the plant, make an investigation, install a system and then pass on to another job, leaving the old factory force to work out its salvation

according to the new lights established by the itinerant missionary. That's the usual, the fashionable thing. The main difficulty of the manufacturer who follows this course is to be sure that he is getting practical, common-sense service and not mere "form" dosing.

The "form" doctor bears the same relation to the real efficiency expert that a patent-nostrum faker bears to a trained and skillful surgeon. But how is the manufacturer going to know that the man he hires to overhaul his shop is of this practical sort? Aside from a careful inquiry into the expert's record—the work he has done and the results it has brought—there is one safe rule to follow. Insist that he shall be a man who has come up through a shop as a wage-worker and that he has a first-hand knowledge of shop conditions; insist that he shall be a man who has made good at the machine, working with his hands, before he saw the light and became an efficiency missionary.

Another course is to find a man of just this sort, set him at work on his efficiency job, and, when he gets results, make him your superintendent, manager or partner. Make it worth his while to stick with you. This is perhaps the best course of all. Incidentally it is the best course for the young efficiency man too. Why? Because real efficiency work is something that cannot be wholesaled. The minute a man makes a big reputation by a brilliant piece of work in this calling there is a strong demand for his services. He is under constant pressure to finish the job in hand and pass on to the next one. Subconsciously this pressure influences the character of his work—in spite of himself. He comes to an operation or a problem that, on its surface, appears identical with one he has handled before. Then, instead of going to the bottom of this problem as if he had never met it before, he applies the same plan or remedy that he worked out before. In other words he draws his remedy from stock. Almost invariably the result is inadequate; in some vital particular this readymade remedy fails to coordinate; it is a little short at both ends and doesn't quite reach. Just a few of these gaps in the efficiency plan of a factory put the whole thing out of commission.

Again, this efficiency man of large and growing reputation comes to the point, in a few years of high-pressure work, when he experiences a subtle letting down of his tension and voltage. He isn't so hungry for the small details of operation as he was at the start and he doesn't digest them so well. Details—well digested details—are the life-blood of scientific factory management, and when the efficiency expert no longer craves them the quality of his work slumps. This fact accounts for the seeming contradiction of a famous efficiency engineer's sudden failure to make good after a series of brilliant successes.

There is another reason for the wisdom of making the efficiency engineer a permanent fixture. His plans are not left behind to be carried out by others; he realizes that he is on the job permanently, and can and must see his plans through to a successful finish. His sense of responsibility and his incentive are both stronger than they would be if he expected to move on to another investigation. His work becomes a permanent investment to himself as well as to the shop proprietors.

The other course open to the shop-owner or superintendent who is bound to place his plant under efficient organization and scientific operation is to become his own efficiency engineer. He can do this successfully; but first he must divest himself of traditions and prejudices and get into the real spirit of the work, being sure that it will be the most profitable investment he can make. And then what? Learn how the able efficiency engineer finds his problems and how he tackles them after they have been located. These problems naturally group themselves into several distinct classifications which, when recognized, help greatly to simplify the work.

One classification is: First, troubles peculiar to the industry as a whole; second, problems individual

to the particular shop. Another important division of plants is: Factories that ship from stock; those that work from contract; those that manufacture from special orders.

Thousands of factories in America need reorganization under efficiency plans, simply

because the head men are not close enough to the machinists and laborers on their force and fail to credit them with a capacity to think. Or put it this way: No competent and progressive general manager or superintendent who will get close enough to his men to draw from them their best thoughts about their work will need to call in an outside efficiency engineer. From the high-grade machinists to the green apprentice, every man in a shop does some thinking

about his job. He can't help it. And his thoughts are likely to be practical and tight to the ground.

Does he voice these ideas unless the man at the top worms them out of him? Not much! He knows better. Why? Because the old type of foreman belongs to the military order; he is generally an experienced workman promoted from a machine and soaked full of craft traditions; and too commonly his head, not his outlook, becomes enlarged by his promotion. His attitude is: "We've always done it this way, and this is the way we will continue to do it."

### A Quick Test of Efficiency

NOT all foremen are of this sort but too many of them are. Consequently the man at the top is the only one who can draw out the concealed ideas of the men on the job—men who have far more imagination, ideas and ambition than they commonly get credit for. Almost every investigation I have ever made has brought out this point with startling emphasis. The success of the best pieces of work I have ever put through has been due not so much to the originality of my own ideas as to the help I have been able to get from the men on the job.

In analyzing a firm I begin with organization. One might almost say that organization is the beginning and the end. The old type of military organization found in practically all plants that have not been brought under scientific management is based largely on seniority, loyalty, and so forth, instead of on specialized knowledge. From a practical viewpoint age and seniority have no place in the manufacturing world. This is harshly unsentimental, but it is an indisputable fact nevertheless. From the standpoint of efficiency the only item to be considered is: "Has this man the knowledge and ability to fill the position that he is in?" A man of sixty may be as good a machinist or may make as able an executive as the man of thirty-five, and vice versa. The whole question is: What is the "elastic limit" of the individual? This line of separation will place every man in his rightful position on the merit basis.

The smaller the institution, the more men you will find who are held in their places by sentiment and the traditions of seniority. In the big plants this problem is usually at a minimum. Almost invariably I have been able at the very beginning of the investigation to forecast the real efficiency of the men in any shop by their attitude toward scientific management. As a rule every man who is not up to his job arrays himself against the new order of things, and I have never yet failed to find a workman who welcomed efficiency organization who was not himself efficient.

The understanding of this principle is a decided help to the production engineer in the process of elimination that is bound to take place in every organization where his



He Spent His Evenings and Sundays With the Workers in Their Homes



"Gentlemen! Costs Never Stand Still. We Hire You to Make Them Go Down"



work is done. The workman knows whether he is thoroughly up to his job or not; if he is not he is afraid of a system that is scientifically certain to place him on a merit basis. As to the matter of seniority there is just this to say: It is a poor and crumbling basis on which to build an efficient working force. The problem of the old inefficient workman should be met in some other way than by keeping him where he is a perpetual handicap to economic production.

The next step is to know the product—what is being made and how. Many factories plod on from year to year, constantly adding to their catalogue list without any definite recorded knowledge of how that product is made. When one stops to consider that the same operation may be done on several different machines, done on one or another at an actual loss and on only one at the highest point of profit, the absurdity of leaving all this process information to the whim of the workman or the memory of the foreman or superintendent becomes at once plain to the practical business man. Repeatedly I have found this knowledge, gathered in the course of fifteen or twenty years of manufacturing, scattered among fifty or one hundred different individuals in a single shop—and not a word of it put down in black and white. Where a firm is making several hundred or perhaps several thousand different articles, the waste of profit from this source alone is appalling. This condition is always more acute in the business where working drawings are not used and where the work is done on dies or with fixtures. There are hundreds of such factories, which have no specifications of the product, as to sequence of operations, manner of operations, or the specific machines on which the various phases of the work are to be done. This means an immense sacrifice of economy in production.

#### Plans for Checking Stock

THE next phase generally considered is that of sales. What is the volume, and how do the prices fluctuate? How do the orders come in? What is the market and what are its peculiarities? These and a hundred other questions should be asked, answered by careful investigations, and the results put down in black and white in a clear and concise way. As a rule the selling end of the manufacturing business today is far more efficient than the factory end. There are hundreds of manufacturing houses having a splendid and close-knit selling organization, with a clumsy, blundering, chaotic factory in the background. Of close to a hundred firms that I have served, only two needed attention in the sales department.

Next in order comes the big problem of planning production. In many a concern a costly advertising campaign is going to smash on the rocks simply because the shipping room is not thoroughly laid out, or because orders are not scheduled through the factory as they should be, or because one lame department is holding up the whole output for the reason that it is weak in one operation. This means a wholesale sacrifice of the good work done by the sales department. Sometimes it is found that a new article is put on the market before the production end of the factory has been geared up to take care of it. This is a frequent and costly blunder that need never occur under scientific management.

I recall one firm that spent ten thousand dollars in advertising a particular article, called in fifteen salesmen from a widely scattered territory and kept them for two days at headquarters to learn the demonstration of the article, conducted an intensive mail campaign with all its customers, and sent out hundreds of dollars' worth of circulars and catalogues. When the flood of orders began to pour in the general manager suddenly discovered that he had not taken into account the productive capacity of certain machines in the factory. These machines blocked the whole output. The customers who had sent in orders wanted the goods, not explanations. When the goods finally came through they were piled up in the shipping room, and most of them remained there for many months. In a word, the whole costly selling campaign had been wasted because scientific management did not obtain in the factory. Production had not been planned.



No Unit Can be Made to Pay Better Returns Than a Production Clerk

Orders should be scheduled through every factory with the exactness of trains on a railroad, with a definite time for starting and for arriving. Of course this rule can be applied more literally in factories of a certain character than in those of another, but it should be approximated in all.

Now consider business from the production standpoint. Manufacturers fall under three heads: those that sell from stock, those that work from special order only, and those that ship from contract covering a certain period. First take the kind that carries a stock. A firm making hardware comes under this head. I have in mind one that was forced to carry a stock that never fell below fifty thousand dollars and sometimes reached one hundred thousand dollars.

Was the condition of this stock spread clearly before the eyes of the management of the business end of the factory? Did they know what it contained? They did not, except in a vague, guesswork way. When an order called for something not in stock, that order was held up until a special short-order run was made. That meant finishing a small number of the article demanded, which is always done at the maximum of expense. But please get the vital point—that it took an order to reveal a shortage in stock of any article. This state of affairs had produced an acute situation that had moved the management to call for expert help. Sixty per cent of the orders found in that factory when the investigation began were more than three months old. Every department had some back-orders six months old and there was one venerable back-order three years old. And this factory was supposed to be able to ship from stock a mixed carload order covering, perhaps, half the catalogue numbers—and do so inside of three weeks from the date of the order!

Of course this resulted in an increasing loss of trade and constant trouble to the selling force. It also brought about such a congestion on the assembling floor that the chaos of unfinished stuff made good work almost impossible. The working plan had been to start, say, ten thousand pieces on the cutting presses; when they reached the assembling department only a few hundred would be put through to a finish, the others being stacked up for the workers to dodge and fall over.

This, of course, was an impossible condition—still, something of the sort is to be found in almost every factory that is run on old-fashioned lines instead of on scientific principles.

What should be done in a case of this type? List every article in stock with the number on hand; then carefully determine the probable demand and set a minimum below which the stock of that article must not be allowed to fall. In doing this the time required to put an article through the factory must be taken into account. Usually this must first be arrived at from general shop knowledge, to be corrected later by definite and exact studies of production capacities. Then it becomes simply a mathematical proposition. In fixing stock minimums due consideration must be given to the amount of money being tied up in stock. When the keeper of the stockroom finds the supply of any article approaching the fixed minimum, he promptly sends out a danger signal to the superintendent who issues production orders accordingly.

In the case I have cited, the very first step was to make out "promise sheets" running from one foreman to another and binding each to the delivery, to the next foreman in line, of a certain product at a given time. A duplicate of this sheet was always in the "production tickler," with the result that each foreman was jogged up the day before his promise fell due. The moral and quickening effect of the promise sheet is astonishing. I never saw it fail.

In other words, when an order is started each department that will ultimately have to do with its production should be furnished with a copy of the order and a notation as to the time when the product is due to reach that department. The production clerk, who keeps the "promise tickler," should not only punch up the foreman, but also send each day to the general manager a list of all the promises that have been unredeemed the day previous and the names of the foremen who have "fallen down." This practice has an effect upon the foreman and his workers to be secured in no other way.

There is also an ingenious way of putting the spurs into the production clerk himself. Determine the deadline of orders that each department is able to take care of; then notify the production clerk that when the amount of work set against any department exceeds that limit he is automatically fired. He will take good care that this condition never arrives.

This principle of promise sheets may be applied with great success both within and against the purchasing department. Non-delivery of materials and the consequent delay of production is often one of the most costly

hold-backs in a factory. The purchasing agent's tickler warns him when the promises of the concerns from which he has bought materials are falling due, and he gets after them; the factory tickler warns the superintendent of the dead line on promises made to him by the purchasing department. Each day the factory head should send to the general manager a list of any promises broken by the purchasing department on the previous day, with the excuses offered. Under a thorough system of this sort the excuses will grow beautifully brief and infrequent.

Scheduling an order from department to department is only the beginning of efficient dispatching; inside each department the work must be scheduled from machine to machine. Perhaps here is the place to say that the mistake a selfmade production engineer is most likely to make at the start is that of stopping before he is through, of hitting the high spots and leaving his principle to apply itself to the seemingly smaller details. He should push each plan through to the limit. Then it will hook together and do the work instead of falling down because some link is missing.

The firms that make goods on contract and those that have to plan their output six months or a year ahead really have the simplest form of production problems. With these, work may be scheduled far ahead and with an exactness not possible in a concern that ships from stock.

In the case of the factory that works from order only, the basis of production planning is, of course, the sales order instead of the condition of stock on hand. Any firm doing a business of seventy-five thousand dollars or more a year should have a record not only of what it pays for each kind of material used, but also of the quotations secured in making each purchase—a tabulated record that can be grasped at a glance. This information is too vital to be left to the memory of the purchasing agent, to be taken with him if he drops out of the payroll, or to be scattered through correspondence files.

#### Cutting Out Lost Motion

NOW take the subject of detail operations. The general manager or superintendent who snorts and sneers at the mention of motion studies is as far behind the procession as the man who hasn't waked up to the fact that the Civil War is a closed incident. He is scared at a name. This same man will take a short cut in walking home and will kick when a taxi driver takes him the long way round to his destination. It's just a matter of simple common-sense, of taking the short cut, of saving work. The fact that the saving is made in minute scraps, in second fractions, is what leads these men to think motion studies are petty, trifling and theoretical.

They should see it this way: Every worker in this factory is doing the same identical thing over and over, day after day and year after year. If he loses one second on a motion that second grows into hours, days, weeks, months of wasted time that costs hard money and lots of it. There is an easiest and quickest way to do every operation that takes place in a factory. Why not find out that way by the application of common-sense and deliberate study, instead of leaving the workman to blunder upon it or to miss it? That's the whole thing in a nutshell.

The best progress in making production studies of a department is to go over the ground first for gains to be made through changes in fixtures, holders, jigs and dies. After the tools are put in the best shape possible, the ground has been cleared for an analysis of operations, for close motion studies. In this survey of jigs, fixtures and

The Workman Knows Whether He is Thoroughly Up to His Job or Not



semi-automatic tools, do not forget the saying that any motion that does not involve the sense of sight, smell or hearing may be made automatic. This so-called law may not hold water in every possible case, but it is approximately correct. It is criminal to make the human hand do what a machine will do as well—and a million crimes of this kind are being committed every day in the factories of America. They are crimes against shop economy too.

This phase should never be lost sight of when mechanical efficiency is being investigated. Whether the investment required to take an operation out of the human hand and make it automatic is feasible and warranted must, of course, be weighed in every case.

While motion studies may seem petty at the start, they can never be less than fascinating to any man who is mentally up to making them intelligently. They lead to surprising developments. And when you think you've reached the end of eliminating waste motion you often get a fresh impetus that outdistances all expectations. Here is an example from actual experience. Three girls were putting on "clips" and using ten distinct motions in the operation. Careful study pulled the motions down to six. One girl in the gang suddenly caught the efficiency idea to the extent of absorbing the work of the other two working under the stimulus of a bonus. To my astonishment this girl was ingenious enough to eliminate another motion, cutting the operation to five. She found herself making more wages than many of the men in the factory; but the rate was guaranteed and she was told to go as far as she liked. This centered attention on the machine at which she worked. Again it was overhauled; and this time made semi-automatic and a standard output established for it. Again this same girl repeated her former performance, out-classed all competitors, and forced her wages up to the same point at which they had stood before the operation was made semi-automatic.

Of course all motion studies, to be effective, must be made with a stop watch that splits the seconds. And every step should be recorded in black and white. Consider that you are putting the operation under a microscope, and then you'll get the angle of minutia and exactness demanded of this phase of investigation. To slight it is to fail.

### The Science of Hiring and Firing

NOTHING is more important after an operation has been standardized than thorough instruction of the operative who is to take up the process. Many a sound motion study falls down because the operatives who first handle it are either insufficiently instructed or are not up to the job. This is a point to watch carefully. Another important thing is the changing of fixtures at the suggestion of workmen. By all means get every idea they have to offer, but prove every step with the utmost caution. When a workman has offered a suggestion that cannot be adopted, give him the fullest explanation of why it has been found unfeasible. Above all make him understand that his cooperation is appreciated and that you expect his next suggestion to hit the mark. Machinists are sensitive on this score, and if not treated with fine consideration and courtesy will close up tight and never make another suggestion. Sometimes they will even whip round and take sides with the opponents of shop progress.

No unit in a factory organization can be made to pay better returns than a production clerk; but when this addition to the overhead expense is proposed the management usually protests: "Why, we're paying foremen to do that work." The old-style foreman is a combination of driver, production clerk, walking dictionary of specifications, and repair man. He is supposed to know about all that the general manager knows—excepting the financial secrets of the concern—and gets perhaps one-fifth of that official's salary. He has too many functions to perform to do any one of them as well as he might under conditions that are fair to him. He should be relieved of details, especially of carrying about in his head a mass of production details that can much better be carried in written form, and given time to exercise his main function—watching his men and doing thinking for the shop. The advent of the production clerk gives him a fair chance to do this. To make a foreman realize the change in his functions under the new order of things, give him the new title of "patrolling supervisor."

I have seen this work wonders in helping foremen to adjust themselves to revised duties and get away from the viewpoint of the old-order shop foreman. Here, in a general way, are the daily duties of a patrolling supervisor: Report fifteen minutes before whistle; examine the day's lay-out cards; check up the machines for working condition and for condition of set-up, clamps and jigs; see that the right gauges are on all machines; provide for the sharpening of all tools that need it; get a supply of all small tools that are liable to breakage in operation; see that the workers are fully supplied with material for the job on which they are engaged; provide tools and materials at the machines for the job next in order; go over the general production statement of the preceding day; take up with each

operator the mistakes he has made. During the day he must see that the supply clerk removes finished work promptly and keeps the supply of tools and materials one step ahead of production; he must supervise each operation at least once each half-hour. This supervision should never be perfunctory. The supervisor should examine the finished pieces as to the size of each cut and the quality of the cutting; he should watch the handling methods of each operator in each operation and compare these with the standard practices laid down in the time-study card; he should patiently and persistently instruct and reinstruct each workman wherever there is a failure to conform to the standard in the slightest particular.

Again, the patrolling supervisor must be constantly alert to prevent the stoppage of machines and to make such stoppages as brief as possible when they do occur. As soon as the operators leave at noon or at the end of the day, he should take up alterations and repairs with the tool man, the next day's production with the production clerk, and the employment of new men with the superintendent.

As for the worker, his machines are kept in repair for him, his plan of production is laid out for him, his operations are standardized for him, his rewards are set for him, his standards of quality are laid down to him, all by the functionary heads—the production superintendent, the time-study man and the chief inspector. All he has to do is to produce. Each week the supervisor should receive a comparative statement showing the cost of goods last week as compared with the current week and with the same week one year ago. And his salary should be dependent directly on the showing that he makes on such a statement. At the end of the month this statement also includes the expenses of his department, divided up into the factors of controllable expense, such as repairs, supplies and non-productive labor, and the fixed charges of interest, taxes, insurance, and so forth.

Many manufacturers object seriously to giving this information to their foremen, little realizing that each foreman is in charge of a little factory and that this little factory should make a profit in itself and stand on its own feet. In order to make the foreman interested in his little factory it is necessary to put him on a profit-sharing basis. After such a scheme has been operated for a year it is possible to arrive at standards of profit in various departments that will give the supervisors just and stimulating bonuses for any ground that they gain. Such a scheme should be worked out very carefully to prevent the work from being slighted—stimulated inspection should always go hand in hand with stimulated production—and make it impossible for the workmen to be ground down. The contract method, where one leader or foreman is given the return for the output of his department, he dividing it among his workers, should not be tolerated. This is akin to slavery, and has been the cause of more labor troubles than any other thing in the manufacturing world. The whole structure of modern scientific management is, in the

last principle, reward to the worker. From a production standpoint the all-important thing in a manufacturing establishment is labor. Reward labor on its efforts, taking into account the effect on overhead expense, and your costs will continually go down. Most other phases of manufacturing can be figured out carefully in advance, but there is almost no limit to what labor can do, or to what can be done with labor, if it is properly handled.

The first labor question is that of employment. An old New England foreman used to say that the handling of his men was half in the hiring and half in the firing, and he was very nearly correct. It takes a certain quality of brass to make an automobile lamp, another quality to make a cuspidor. It is the same with picking men for the various positions in the factory. The selection is all-important. Let me illustrate from experience how tough a labor problem may be solved by efficiency methods. I went into a factory that, to maintain a force of seven hundred hands, actually hired in one year thirty-five hundred hands. On the surface this meant five new hands for each position in one year, or a change every two and a half months. Analyzing further, it was found that approximately two hundred of the employees remained during the year, which left five hundred positions that were changing, or seven changes per year. A little study showed that apparently each change cost approximately ten dollars in loss of production. That was thirty-five thousand dollars a year!

### His Heart in His Work

NOW it is impossible to schedule work, to set rates, to have any kind of factory organization efficient with such shifting. I found that the reasons for this shifting were improper treatment upon hiring; no consideration given to the right placing of employees; improper and inadequate instruction and supervision, and the fact that the rates in effect could not be made by the workers because they were not properly instructed. It was afterward found that, under scientific management, they made good wages on rates lower than those in effect at the start. Sanitary conditions in the factory were not good; lighting and ventilation were poor; and with the drop in production came the piling up of work in process of manufacture, which made very uncomfortable working conditions.

No attention had been paid to protection against injury. Injuries numbered at least one or two each day, and were handled in a cold-blooded way through the liability-insurance people. Right here was where I tried an efficiency experiment and learned a big lesson. As a great many foreigners were employed in the factory, an employment clerk was secured who filled the following requirements: He had a university education; had been obliged to work for a living; could speak German and Bohemian; had socialistic tendencies and high workingmen's ideals. It may seem strange to put a man with such ideals in such a position, but it was necessary to go to extremes to get into close sympathy with the working people. A neat employment office was arranged and every effort was made to treat the applicants courteously. At the same time every department in the factory was thoroughly cleaned. Toilets and washrooms were installed; clothes closets put in; walls and ceilings white-washed; new windows cut; higher candle-power lamps installed, and the floors of the workrooms thoroughly cleaned and protective devices put on the machines.

The employment man was consulted about every one of these changes. He felt that he had a hand in them and that here he was doing something for his fellow workers—and that was more than salary to him! His heart was in his work, and he spent his evenings and Sundays with the workers in their homes, churches and saloons. Later he made charts showing in just what parts of the city the employees were located. He also made valuable racial maps and charts. But most important of all he got next to those workers from the time they applied for a job, and he stayed with them. He felt that this factory was the best—or at least was going to be made the best—in the country for the toiler, and he made the men feel this too. A record was kept of the number of hands necessary to keep each foreman going. Charts were kept showing the discharges and number of hands remaining, and these were classified as to nationality, foremen in charge, and class of work. A study was made of the various kinds of work, with a view to discovering which nationality was best fitted to certain classes of work. As each new worker came in, he or she was given careful instruction—first, how to avoid accidents; second, how to handle the work. On certain classes of work special instructors were put on to insure thoroughness.

Inside of a year, instead of hiring thirty-five hundred people for a steady force of seven hundred hands, less than four hundred were hired for a force of over one thousand hands. Since this factory employs labor that is mainly unskilled, this was a very good record. Many of the unskilled workmen could not speak English.

(Continued on Page 57)





# STARLIGHT-NICKELPLATED

By FANNIE HURST

ILLUSTRATED BY W. B. KING

BETWEEN the breakfast and noon hours the Quick Lunch Room thrived like an engine generating steam.

Tables were swabbed and reset; menus, repeating in mimeograph the perennial lay of the short order, were placed upright between the vinegar cruets and the sugar bowls. Glazed portions of rice pudding, cup custard, apple pie and chocolate éclairs were tilted in the plate-glass window-front to lure the passer-by to gastronomic venture. Ceiling fans began to whirl and purr, driving the flies close down over the tables; each swing of the hanging door which connected with the culinary regions admitted the rising clat-clat of dishes and warm stewing whiffs of Quick Lunch Room menu.

At twelve o'clock the ring of cutlery and the shuffle of feet rose to a bedlam; shouts for beef-stew and "ham and" mounted in medley; waitresses, with orders laded along one forearm like cards from a deck, darted among the tables; men in shirtsleeves turned back their cuffs, rubbed knife, fork and spoon with discriminating napkin and attacked the noon's offering gratefully as if corned-beef hash and poached egg—fifteen cents—held no peptic peril.

At one-thirty the human tide receded, the momentum of the Quick Lunch Room subsided and the machine slowed down with a slump. Waitresses pushed damp hair from off their brows and chatted in tired groups—the shouts lost verve like the coconut-shell hoofbeats of a retreating stage cavalry—the frenzied twelve-o'clock appetite was appeased.

Miss Annie Grogan deposited an order of lamb fricassée and German fried potatoes before a tardy regular, drew a small check from the pack at her apron belt, punched it deftly and placed it face downward on the right of the lamb fricassée. Then almost reflexly she sighed.

The patron of Miss Grogan's skilled service transferred his entire portion, expert-fashion, from platter to plate, and peppered it generously.

"What's the matter? You ain't tired—are you, little one? Pass the salt, please."

Miss Grogan passed the saltshaker, took a strand of yellow hair between thumb and forefinger, regarded its full length until her eyes focused dangerously on the respective sides of her nose, and then tucked the straggling curl away.

"No, Mr. Rump, I ain't tired—I'm down at the seashore pickin' lilies of the valley."

Mr. Rump, bent to an angle of sixty degrees by what might have been the bookkeeper's stoop, took a swig of coffee and brushed his black mustache with his napkin.

"You're all right, kiddo! Believe me, if I wasn't an old married man you'd look good to me."

Miss Grogan tapped the toe of one shoe and smiled with closed lips.

"That's what all the married ones say. Matrimony sort of gives you fellows a second sight—the single ones are blind as new kittens."

"I mean what I say all right, kiddo. This ain't no place for a looker like you. On the real you ought to be doin' something real nifty."

"You start out and try to find it," she said with a streak of bitterness.

"Any time a little queen like you can't come pretty near gettin' what she wants—and gettin' it easy too!"

"Sure," she said, irony curling her lips; "it's easy as buildin' an overhead subway. The only reason I ain't in the chorus is because I got something besides yellow hair on the brain. I could 'a' had a job in a fish cannery, too, if I hadn't made a mistake and mixed buckshot with the caviar. My last job was runnin' a movin'-picture show fer a deaf, dumb and blind school, but I was fired 'cause they didn't like the music. Oh, I'm just workin' here 'cause jugglin' beefstew is my favorite pastime."

Mr. Rump laughed and struck the table delightedly with the end of his fork handle.

"By Jove, you're the slickest little new dime the mint's turned out in a long time. If I was handin' out jobs you could sell me snowshoes for a Fourth of July swimmin' party and get away with it."

"I see by your mornin' paper that consolidated hot air has gone up, Mr. Rump."

He laughed again and glanced at the scare headlines of the newspaper propped up against his watertumbler.

"What would you do with a cool five hundred, sister, if you had it—hire a taxicab by the week and eat snails for breakfast?"

She tilted her chin at a sharp angle from her neck.



"One Po-rk and Bos-ton, One Pe-ach Pi-ey"

"None of the Broadway stuff fer me! I'd plant that five hundred in acres, an' a white cottage with vines growin' up the sides, and a well with a tin dipper and a bucket that splashes down."

"Well, then, here's your chance to land that there cottage with the hens roostin' under the porch. My old woman's been sizin' up everybody she passes on the streets, tryin' to land the guy."

"What guy?"

He dashed at his paper with the back of his hand, straightened the crinkles and indicated the headlines.

"There you are," he said.

She read over his shoulder:

## ROBBERY OUTRAGES CONTINUE

MRS. KNOWLES P. CHASPER OFFERS FIVE HUNDRED DOLLARS FOR INFORMATION THAT WILL LEAD TO ARREST OF THIEF OR RECOVERY OF JEWELS

Since the disappearance of two thousand dollars' worth of jewels taken from the apartments of Mrs. Peter Bransford during a musicale at her summer home at Sheephead Bay, Tuesday night, another robbery of identical nature has been perpetrated.

At Mrs. Knowles Park Chasper's garden party at New Rochelle last night, three house-servants pursued a man whom the butler detected in Mrs. Chasper's boudoir while the guests were assembled on the stately lawns of the Chasper estate.

The thief escaped with several thousand dollars' worth of jewels. The man is described by the servants to be of heavy and stocky build, swarthy complexion, raven hair, gray eyes, prominent teeth and cheekbones.

In dropping over a window ledge to a garden twenty feet beneath, his right arm below the elbow was caught and badly lacerated. The man escaped.

"Gee!" said Miss Grogan. "Whatta I want to pick up five hundred like that fer? I'd rather do a skirt dance on the third rail."

Mr. Rump folded the paper and pushed it into his pocket.

"Say, sis, how about a order of peach pie? And shoot it quick or my boss'll have a face slapped like a egg when I get back."

Miss Grogan gathered a pyramid of dishes, inclined her ear carefully to catch another order farther down the table, and sidestepped between the close-placed chairs. Her voice, throaty and full of banjo twang:

"One po-rk and Bos-ton, one pe-ach pi-ey."

Almost immediately she returned, juggling her orders with magician's skill.

Mr. Rump's arc of pie, generously snowed over with powdered sugar, rattled into place before him. He disposed of it with undisguised relish, slipped a coin under the plate and rose to depart—there were smiles in his eyes.

"Believe me, you're my style all right," he said in farewell.

"Quit your kiddin'!" she said, crumbing the table with her service napkin.

Ten minutes later a young man entered the Quick Lunch Room and seated himself at the place recently occupied by Mr. Rump. Miss Grogan placed a two-pound tumbler of water, a half-ounce pat of butter before him, and swinging one arm akimbo stared through the plate-glass window-front, with head cocked at negligent angle, while he perused the menu.

He regarded it at some length.

"Ham and eggs," he said, looking up at her.

"Straight up?"

"Straight up."

Their eyes met.

He smiled, showing a double deck of prominent white teeth, and smoothed the palm of his hand over a thatch of black hair.

She continued to stare.

"Straight up," he repeated, smiling clear up and round the high cheekbones.

Suddenly Miss Grogan flamed to a dull red.

"Coffee?" she faltered, noting his medium height and stocky shoulders.

"Coffee," he agreed, not taking his eyes from her face.

The retina of her mental eye flashed, and a negative in the dark room of her mind developed on the instant. With her pulse bounding in her ears, she sped toward the kitchens.

Miss Marie Trimp, friend and confidante, was ranging a steaming procession of "hamburger and onions" and mashed potatoes along an expert forearm.

Miss Grogan's tingling fingers closed over her friend's right wrist.

"M'ree," she whispered, "listen! . . . Quick!"

By a gracious dispensation M'ree caught the mashed potatoes midair and by a series of muscular gyrations saved the hamburger and onions. She turned wrathful nearsighted eyes upon her friend.

"Say," she cried, "why don't you murder me for my pennies and break my arms to hear the bones crack?"

When Miss Trimp's equanimity suffered she opened her lips on the oblique, revealing a slant of teeth.

In Miss Grogan's subconsciousness a large-toothed smile, with an uptilt at the corners, flashed in contrast. Her warming resolutions simmered down with the suddenness and completeness of boiling water removed from a flame.

"You don't need to get so sore, M'ree. I was just goin' to whisper that I love you."

"Huh, you're as funny as a funeral," snapped her friend, slipping through the hanging door.

"Ham . . . and . . . straight-ups," sang Miss Grogan, "and fluffy on the eggs there."

There was a new symphony in her voice—Apollo might by chance have strayed into the Quick Lunch Room and transformed it to a Parnassus.

"Nix on the burnt leather there, George—I said ham not vici kid."

"Say, who's servin' this here hen fruit—you or me?"

A recalcitrant chef rattled her order to the counter. She caught it up lightly and stuck a tipsy spray of parsley between the eggs.

"Add a bit of Christmas tree and serve," she cried, raising her right hand above her head and edging through the crowded kitchens.

The double-deck smile greeted her—the newcomer flopped open ten square inches of damp napkin, scraped closer to the table, plunged an interested fork into the glorified vici kid and partook with speed and interest.

"This here ain't bad ham, little one. What d'you do—hypnotize the cook?"

"I take real pains with some orders," she said, regarding the right elbow of his blue serge coatsleeve as if she would probe through the texture.

He regarded her over the rim of his coffee cup, replaced it and turned himself slightly sidewise in his chair.

"Say," he said, "I'll have to put this here place down in my book—are there any more at home like you, sis?"

"No," she flipped back at him; "they tore up the pattern to prevent copies."

"No one's ever goin' to put one over you, kiddo," he retorted good-humoredly, breaking and mixing his eggs

with the back of his fork. "You can serve me my ham and eggs every day in the week and Sundays too."

"My office hours is seven to seven," she said.

Her mind was in a sort of riot; she wanted to resort to countless ways and means to verify her suspicions. Instead she stood quite still and regarded the back of his head while he ate. Her brain worked in leaps and bounds. It occurred to her to detain him by wile, to question, even to challenge him. Instead, she remained quite still while he removed his hat from the pair of elk horns above his head.

"So long, kiddo, it's me for you tomorrow."

"Honest?" she said.

"Surest thing!"

The black-haired young man nodded, sauntered down the aisle, flopped a coin between the bars of the cashier's cage and ambled on out into the sunshine, his hat cocked carelessly on the back of his head.

Miss Grogan set his place aright and pushed his erstwhile chair thoughtfully into place. At an adjoining table Miss Trimp was gathering together a regiment of ketchup bottles for refilling.

Miss Grogan leaned toward her and pitched her voice carefully out of the hearing of a coffee-and-rolls customer down the table.

"What color is raven hair, M'ree—black, ain't it?"

"Black," repeated Miss Trimp, unscrewing the tin tops; "it's so black it makes a crow's wing look as green as a pair of warranted fast-black stockings just back from the laundry."

Miss Grogan removed a spoon from the sugar bowl and fitted the top down snugly.

"I wonder," she said with shamed regret in her voice, "if I let my fish slip back into the pond."

"Huh?" inquired Miss Trimp, head askant.

"Nothin'," replied Miss Grogan.

"Say, Annie, one of two things is the matter—either the heat's got you or you're gettin' Black Hand letters for your millions an' you're afraid to tell the police."

That evening when Miss Grogan returned to her rooming house she passed through the lineup on the front stoop with a faint smile. Mr. Spudd, who canvassed the Life of Lincoln in ten volumes, rose at her approach to surrender his pancake straw mat, but Miss Grogan merely rewarded him with an eighth of an inch more of smile and passed through the front-steps group and up three flights.

She carried two current and two back editions of daily newspapers beneath her arm, and when she entered her longer-than-wide room she clicked the key in the lock.

Long after the house was quiet and the clang and bang of Third Avenue had subsided to a mere humdrum, a slit of yellow gaslight showed beneath Miss Grogan's barred door.

Next morning when she awoke the lethargy of newborn summer weighted her. The single window, with the coarse lace curtain tied in a knot to invite the slightest air, revealed an early white-hot sun, which scorched the red tin roofs and beat upon the white brick walls of the buildings that backed up against her window.

The effort of fastening her shoes sent the room reeling and black splotches dancing before her; yet when Miss Grogan put the finishing touches to the business of dressing she paused a moment and smiled across the dresser-top at her reflection in the spotted mirror. Then, with a half-daring decision, she unbuttoned her starched standing collar and substituted a flat cotton-lace one, which fell away at the throat, revealing an alluring V of neck. Next she burrowed in the pellmell of her top drawer and came up with a faded but sprightly enough red bow. This she fastened where the collar ends met in front. Her lips were parted and her teeth showed slightly.

Last she pinned on her hat, crammed a small collection of newspapers into a waste-basket between the dresser and washstand, and ran downstairs three steps at a jump.

When she reached the Quick Lunch Room, flushed and heaving a bit for breath, Mr. Cassy, proprietor, was already in his place behind the cashier's bars.

"I guess you must 'a' got us mixed up on breakfast hours with the Waldorf-Astoria, Annie, or maybe the Elevated tumbled and the cars was late."

Miss Grogan caught up his implication and tossed it as a jet of water buoys a toy ball.



"No, Mr. Cassy, it wasn't the cars this mornin', but the paper says rain fer tomorrow and I been fillin' the holes in my lace parasol with putty."

She hurried to the pantry, removed her apron from its hook, arranged the straps crisscross, and tied it carefully about her trim waist.

"I'd sooner take a chance on a soft-boiled-egg order than on gettin' past old Cassy at a minute past," she remarked to the chef as she glanced over the day's menu.

At lunch Mr. Rump drew up to the table and looked up at her from the corners of his eyes.

"If I wasn't a married man," he began, "I'd —"

"If you'll forget that moss-covered remark that hung in the well, Mr. Rump, I'll put you next to the neatest little order on the bill today. Try some of this here veal loaf and hashed brown potatoes—babies cry fer it! Here it is, right here below the pot roast and Pfannkuchen."

Mr. Rump read, crammed the corner of his napkin between the first and second buttons of his vest, and turned insinuating eyes upon Miss Grogan.

"A veal loaf, a rice puddin', and you standin' next to me while I eat, and Delmonico's might as well be a depot luncheon counter at Squeedunk."

Miss Grogan placed his knife, fork and spoon in a row before him like three badly matched soldiers, and replaced the menu upright between the vinegar cruet and the sugar bowl.

"Strong coffee?" she inquired.

"How'd you guess, sister?"

"Say," she said, "I ain't so strong on the gray matter that the medical societies are fightin' fer my brain, but a fellow don't have to come in here fer a whole week like you have and me not know him from the demitassie kind."

Above the din of short orders and ringing cutlery their laughter mingled and rose. Miss Grogan, a smile still fluttering and pinkening the corners of her eyes, returned to the kitchen.

Miss Trimp eyed the scarlet bow in some askance. She filled three tumblers at the cooler, holding them beneath the spout in succession and glancing over her shoulder the while; her third glass overflowed and ran down the sides in an ice-water cascade.

"Say, Annie, you must 'a' been to the movies and seen the Red Beau picture. I thought you was a danger signal when I first seen you."

A reflex retort sprang to Miss Grogan's lips, but died stillborn. She was observing through a small glass pane in the swinging door that the place opposite Mr. Rump was occupied by a dark young man with a heavy thatch of black hair, and that though his eyes were gray and merry they were the roving, restless eyes of one who watches.

Again her doubts tumbled like a torrent over the uncertain bed of her convictions; the tower built of her previous night's study leaned like Eiffel as she regarded him through the peephole. Yet back in her room were the four telling newspapers, crammed in her waste-basket between the dressing table and the washstand.

She saw Mr. Rump glance up, regard his vis-à-vis in stolid unenlightenment, and revert to his newspaper.

She smoothed out her apron, entered and placed her hand lightly on the back of the newcomer's chair.

"Mornin'," she said.

"Bless my soul," he cried, looking up at her in mock surprise. "Bless my soul, if it ain't the little queen that gimme the heart disease."

"Aw, you!" she demurred.

"Me fer some of that English beef soup."

She served him with soldierly precision.

Once he reached out for the salt and withdrew his hand sharply as if a sudden pain had cut him. A corresponding pain stabbed at her heart.

"Pass the salt, please," he said, addressing Mr. Rump.

Mr. Rump passed the shaker, scarcely glancing up from his last rites to the veal loaf.

"Warmin' up some—ain't it?" commented the newcomer. "First real summer we've had!"

"Yea, the asphalt and the drinks are gettin' soft, so are the lovin' couples in Central Park."

"Oh, Mr. Rump," interfered Miss Grogan coyly. "whatta you know about the lovin' couples in Central Park?"

"Whatta I know, sister?"

You come with me to a picnic out in the country Sunday and I'll show you all the lovin' ones on dress parade. . . . Ain't I right?" he clucked across the table to the stranger, pushed back his chair and passed out with a backward wink at Miss Grogan.

That young lady breathed freely as if a clutch had been removed from her heart.

The slate-colored eyes looked up into hers.

"Say, sis, if you'd sigh like that when I leave I'd spend all my time comin' and goin'."

She laughed low in her throat like a parakeet crooning to itself.

"I'm sighin' fer you, all righty," he continued, removing the center from his bread and eating the crust.

She crooned again.

"On the real, girly, I been sighin' pretty steady since yesterday noon."

"You must be takin' lessons at the school for correct breathin'."

"Say," he said, "if I ain't too fresh, would you mind whisperin' your name in my shell-pink ear? Mine's Demsey—James Demsey; call me Jim for short."

"I ain't in the habit of lettin' mine slip so easy, Mr. Demsey, but I guess there ain't no harm in tellin' your real name once in a while—I ain't hidin' from the police fer burnin' a orphan asylum."

As she spoke the words the desire to recall them dyed her face the pink of coral; the blood rushed to her throat.

Mr. Demsey colored up a bit too, high into the roots of his hair and down into his collar—a dull surging red that receded like the tide when it deploys up a slant of beach.

"Glad to make your acquaintance, Miss Grogan."

"Any dessert, Mr. Demsey?"

"Just to celebrate, I'll have a piece of that apple pie à la mode."

"Ap-ple pi-ey, à la mowed."

From her voice apple pie à la mode might have been a Sapphic poem.

She reappeared with the order in an incredibly short time, clipped a ticket from her belt and slipped it beneath the pie à la mode.

He turned to her and his voice was a register lower:

"Say, Annie—lemme call you that, will you? I ain't strong on the highfalutin stuff. Say, Annie, whatcha goin' to do Sunday?"

A wave of color ran under her skin.

"Well, I like that," she said, parrying his question, and her bright eyes flashing like steel.

"If I wasn't afraid of gettin' stung I'd ask you out to a swell picnic at Sankey's Grove."

Fear, doubt and hesitancy met and chased through her mind. The smile hardened on her lips, but when she glanced into the merry eyes it broke out again.

"I ain't much on gadding about, Mr. Demsey. When a girl's got to work hard six days in the week she ain't much good on the seventh."

"A little Sunday picnic ain't goin' to hurt you—it'll do you good. I work seven days in the week and most times eight, but there ain't nothin' makes a new man out of me like a day off in the country, or a swell boastride to Coney. Maybe you don't wanna go with me, kiddo?"



"I didn't say that, did I?" she replied, lowering her eyes. "You're the funniest fellow fer gettin' mad easy."

"Gee!" he cried, striking his chest with the palms of both hands. "There ain't nothin' I like better than bein' a boy again fer a day and to roll back my sleeves and play ball."

"Roll back your sleeves and play ball!" she repeated, her eyes again probing the serge of his coat.

"Sure thing—I'm a regular little scout when you get mestarted. I'll play anything under the sun, from ball to beanbag, when I'm at a picnic—that's the kind of a kid I am, Annie."

"Well," she said demurely, a tentacle of flame lighting her eyes, "I don't care if I do go. I ain't been to a picnic fer years."

"That's the way I like to hear you talk, little one."

Their eyes met. Clotho must have tangled the skeins of two lives; because suddenly it came to Miss Grogan with a surge that the universal passion is stronger than sin and that all goes down before it like grasses before a hurricane; that love is life and therefore passeth understanding. But Miss Grogan's new and rarefied consciousness translated itself to her with true Third Avenue verbosity.

"Gee! Can't a girl like a fellow just because she likes him?" she reasoned with herself.

He dallied pleasantly over his meal.

"I'll call round for you early, girlie. When I go to a picnic I like to get out in time for the potato races and all."

"Mr. Cassy don't care if us girls fix up picnic lunches out in the kitchen—I'll bring a box of sandwiches and things."

"Fine," he cried.

She tried to launch him into autobiography.

"Your boss gives you all the time you want fer lunch, don't he?"

He started guiltily to his feet. She could see his lips grope for explanation.

"My work ain't the easiest, believe me, girlie—lunch-hour or no lunch-hour."

"No, I guess it ain't the easiest," she repeated after him. Then, afraid that her words were too freighted with significance, she broke into dimples.

"You ain't forgot my address—have you?"

"Fergot! I ain't forgot nothin' you ever told me—that's how much I think of you."

"If you get off at Fifty-ninth Street all you got to do is walk a block and a half."

"I'll find you all righty," he said.

They parted lingeringly.

In the narrowness of her little room that night Miss Grogan sewed. Beneath the glare of her one-arm gasjet a bouquet of street odors wafted in; strident notes of children playing in the cañon three stories below came up to her in their pristine vigor. She could hear the protracted and mezzo whooo-oo-ping of steamboats nosing the East River after dark. Twice her gasflame spluttered and she laid aside a fluffy lapful of sewing and poked at the tip with a bent hairpin.

The medley of talk from the stoop came to her so distinctly that she could identify each voice in much the fashion that a skilled ear can follow the thin theme of a flute in an orchestra. Miss Grogan could detect the titter of the second-floor-front public stenographer and the ingratiating tones of the young Life of Lincoln salesman who occasionally borrowed her ironing board.

She worked steadily, snipping, sewing and biting ends of thread with small sharp teeth. Finally the occupant of the next room brushed past her door, his tin pail grating and ringing against the wall. Miss Grogan knew it was eleven o'clock—Mr. Finnegan's habits were regular.

At eleven-thirty she finished tacking a pair of pink roses on the brim of a large flat hat. She twirled it on her outstretched hand, regarding it with a smile on her tired lips. Then she laid it aside.

A much-mended but crisp pink-and-white dotted dress hovered on a chair in starched expectancy.

A pair of scarcely worn white gloves was placed carefully alongside, and atop the dresser the écoré hat with the pink roses—a breath of June that had cost Miss Grogan just one-half of her week's earnings—poised like a butterfly awaiting the dawn.

She turned out her light and climbed into bed, but her hot cheeks burrowed into the pillow, and she tossed about until the sheet was wrapped in a hard knot about her. An hour she flung about; then she rose and sat by the window.

She saw her landlady's husband lurch into the house long past the hour when the café across the street was dark. A policeman struck the asphalt with his stick and set her nerves a-jumping. She felt of her tingling cheeks and wondered, with the fear and panic of the lonely, whether she were going to be ill.

After a while, however, a cool breeze wandered in from the sea; it brought a hint of salt and the inside of her lids grew gritty and heavy. She crept into bed and fell asleep with a smile on her lips and a frown between her eyes.

At nine o'clock Sunday morning Miss Grogan and Mr. Demsey jammed their way into the rear car of an Elevated train. He carried his hat and a paper-wrapped shoebox beneath one arm, and his sloe-black hair fell back from his forehead in a big loose wave. He pressed after Miss Grogan in the aisle-packed car—his face above the tall collar was moist, but his smile was wide and constant.

Miss Grogan held with white-silk-clad arms to the strap overhead; her dotted dress stood away from her like the petals of an inverted poppy; the écoré hat half concealed, half disclosed the lights that flecked her eyes.

"Believe me, kiddo; there may be some fellows who can tie me on a girl today, but none of 'em can pass me."

She snickered, glanced downward and traced a pattern with the toe of her slipper.

The train lurched round a curve, throwing the aisle-blocking humanity forward in a human landslide. Mr. Demsey caught Miss Grogan deftly about her waist and steadied her. Passengers exchanged laughing, half-aggravated apologies and sallies, and Mr. Demsey regarded Miss Grogan sentimentally.

"Hold on there, little one! I don't want nothin' to happen to you."

Breezes whizzed through the open windows. She held her hat and laughed into his eyes.

"If there's anything I love it's Sunday," she shouted above the rush of air and car.

"Me, too," he said, shifting the shoebox and straw hat to his other arm.

Mr. Demsey breathed the holiday spirit. His light gray suit was a fitting tribute to Miss Grogan and a perfect June Sunday; his yellow low-cut shoes, with bulldog toes and brass eyelets, squeaked their season's greetings.

His companion eyed him approvingly.

"Oh, you ice-cream boy!" she said.

He pulled himself together by his coat lapels, reared his chin into the air and straightened his four-leafed-clover scarfpin. "Pretty classy—ain't I, kiddo?"

At each station the influx became heavier—callous-faced age and callous-handed youth; big-headed babies with puny bodies and lusty lungs; bright-eyed girls with lace blouses and swagger hips, ingesting the holiday spirit with each rush of air through the car.

"Ever been out to Sankey's Grove before, Annie?"

"No," she replied, "but my chum M'ree goes round lots and she says they have grand picnics. I've been over to Hashhagan's Grove—that's near Coney."

At Bronx Park they left the train for bobby little surface cars that looked like toys. The crowd changed with them—mothers, carrying babies and folding perambulators, pushing past them for first place.

Miss Grogan and Mr. Demsey maneuvered about the car entrance, but the swarm bore down upon them and jostled them about, pulling Miss Grogan's skirts awry.

Mr. Demsey drew her aside.

"Never mind, little one, let's take it easy."

So again they stood in the crowded aisle with the conductor's insistent bell dinging above their heads and fresh country scenery rushing past like a too-fast motion-picture reel.

She sniffed gratefully.

"Gee! We're in the country," she cried.

From the opposite direction a car flushed past theirs, carrying a brass band. Mr. Demsey reached his head through the doorway and gazed after it.

"Say," he cried excitedly, "I'll bet there'll be swell music out at Sankey's too."

She caught the brassy refrain from the still singing air and sang softly up at him:

"'Everybody's doin' it, doin' it, doin' it!'"

They laughed and he shifted the shoebox again. The smile died on her lips; she noted that his right arm hung limp and tired against his side, and that he did not use the available hanging strap.

Finally she found a seat and he stood over her. She volunteered to hold the hat and box, but he was loath to burden her ever so slightly.

"You ain't got nothin' to do but look pretty today," he said.

A chubby child howled lustily in the aisle; she reached out for him and raised him to her lap, smiling sympathetically at the mother.

"Lemme hold him," she said.

"He's heavy—ain't he, miss?"

"Oh, no," assured Miss Grogan, "he ain't heavy."

The child regarded her with round half-afraid eyes.

"Look; ain't he sweet?" cooed Miss Grogan.

Mr. Demsey looked and tousled the boy's yellow curls with his free hand; but his eyes, full of dreams, were for the face beneath the large hat.

"What's 'oo name, 'ittle boy?" gurgled Miss Grogan in baby talk.

"Tell the lady your name," urged the mother.

For answer the child's uncertainty crystallized to fear. His face puckered into wrinkles; he slid from Miss Grogan's lap for refuge in the folds of his mother's sagging skirts.

"Ain't children provokin'?" apologized the mortified parent. She fished a banana from the depths of a paper bag and thrust it into her son's small thick-wristed fist.

"Ain't 'he sweet?" insisted Miss Grogan.

Looking down at the soft-eyed young woman Mr. Demsey was moved to lean over and place one large brown hand over her white silk one.

"We get off at the next station, little one; we better begin to push out now."

They edged through the car with elbow and shoulder.

Once outside, a fresh June landscape stretched before them, gently undulating and brilliant with the daring green of new summer. Just round the bend of the yellow ribbon of road a strip of canvas stretched between two trees announced in black letters that Sankey's Grove was on the left.

They followed the crowd gayly, breathing in the earthy air and stumbling with unaccustomed feet along the dirt road.

(Continued on Page 30)



"This Kinda Makes the Quick Lunch Room Look Like a Bad Penny—Don't It?"

# GROWING UP IN SOCIETY

ILLUSTRATED BY MAY WILSON PRESTON

WHEN my daughter Peggy reached her fourteenth year and Harold was fifteen, my husband and I decided that a year at good New York schools would be a wise thing for both children before we took them abroad. I had not lived in New York since the early days of my marriage. My husband's business had taken him to the West and my health had kept me in Southern California for years. We also determined not to be separated from the children. It must be day school and home life. The relationship between our children and us had always been frank and intimate and, though we trusted them, I felt that for a little longer we wanted them near us.

My husband was a man of wealth and I had many New York friends, so that settling there was a simple matter. New York had been viewed only after long intervals and only in passing through on our way to Europe, a week at a time perhaps. Of course I was prepared for many changes, and eager for advice and help from my relatives and friends.

We had rented a beautiful house and I found everything ready and running smoothly when we arrived in October. Peggy's school was my first concern.

"I want the best," I told one of my friends.

She smiled and said there were only three schools she could recommend—no more. "Only our friends' children are admitted. There are others, I suppose, but you wouldn't dream of sending Peggy to any of them—they are so mixed!"

I was taken to look these three over. I found the equipment wonderful to my perhaps old-fashioned eyes; the curriculum seemed good too—slightly impractical, but promising an interesting year to a little girl student. The teachers were refined gentlewomen, cold and cautious at first, until I overheard my friend, in an aside, mention me as a relative of So-and-So's! They then became distinctly more interested, and I left the last school with the understanding that in a few days I should hear whether they could make a place for my daughter or not.

"Time to find out whether my Peggy is a proper person for their exclusive flock to associate with, I suppose," I said, faintly indignant.

"Nonsense, my dear," laughed my friend; "it is to give them time to look you up!"

Evidently they considered us proper persons, for I received a polite note from the school I had humbly chosen, saying a place was reserved for my daughter; and so Peggy started on her New York school career.

I had brought from California with us a faithful servant, who had been the children's nurse for years and who now acted as Peggy's maid in the simple sewing and toilets of a fourteen-year-old girl. Part of her duty was to walk to and from school with Peggy, but I soon found that Bridget's honesty, faithfulness and refinement, added to ability, were not the qualities necessary to make her a successful maid to a New York girl of fourteen.

Peggy's first days in school had not been cheerful ones, but that was to be expected under almost any circumstances. I knew something was troubling her, for in spite of her reserve I've managed to keep rather well in touch with her.

At the end of the fourth day she came home looking very determined and excited.

"Mamma," she began, "you must dismiss Bridget at once."

I looked up from my letter-writing and immediately all sorts of unpleasant stories about maids rushed through my mind.

"What has she done? Tell me quickly."

"Why, I don't like her—I mean"—hesitating—"I don't want her." Peggy stopped, looking very troubled, and I wondered what was coming.

"Has she been impertinent or cross?" I asked. "Don't forget she loves you dearly, almost like a relation."

No answer.

"Has she been late or lazy?"

No answer.

"Haven't she arranged your hair properly?" I asked a little sarcastically; "or perhaps you miss some of your jewelry?"

Peggy had the grace to blush.

"It's her name, mamma; I don't like to call her Bridget. All the other girls' maids are French. Their names are Justine or Marie or—"

"Dear me, Peggy!" And I began to laugh, but Peggy began to cry.

"Oh, mamma, the girls laughed at me so today. When Bridget was helping me on with my things, I said: 'Bridget, you've put on the wrong rubbers,' and all the girls snickered. One said: 'Bridget, tie my hair ribbon; Bridget, button my shoes; Bridget, do this; Bridget, do that!'" And Peggy really cried in earnest. "Can't you get me another maid?"

"No, decidedly not!" I said emphatically. "Bridget is everything I could wish. You may, if Bridget consents, call her anything you wish, but you are not to hurt her feelings or forget her faithful devotion."

It is only a most trivial incident, but it opened a series of small episodes which gained importance only by number and significance. Peggy's first weeks in school were marked by an occurrence which is amusing to the point of being farcical, but the child was seriously troubled by it and made quite unhappy.

One day at luncheon her cheeks glowed with excitement as she told me she was being rushed by several of her school clubs.

I was interested, and the following week she gave a daily account of her experiences. At last she said, with a newly acquired air which I did not relish seeing, that she had chosen "the most exclusive of them all."

"Dear me, Peggy! How do you know it's the 'most exclusive'?"

"Because only the wealthiest girls belong."

I was silent through astonishment and planned a talk with Peggy when we were alone—some cousins were lunching with us.

The next day Peggy came in late and went directly to her rooms. After an interval I followed and found her in tears.

"What is it, dear?"

"Oh, mamma!" she began, but fresh tears choked her and I wondered what could have so troubled my usually cheerful Peggy. After a little hesitation she told me her tale of woe. It was the club. Everything had been propitious for nomination. She had passed the requisite initiation, it seemed, and—had failed.

I begged for a more lucid explanation.

"Well, I had to tell them who my great-grandparents were and where they



Bridget's Honesty, Faithfulness and Refinement Were Not the Qualities Necessary to Make Her a Successful Maid to a New York Girl of Fourteen

lived, down to you and papa. As you were born in New York, they said it would be all right—about living in the West so long, I mean. And then about our money—I mean our income. I didn't know what it was, but they found out for me and said it was all right—and I passed all the rest right up to—to—"

Peggy began to cry.

"To what, dear?"

"To my underclothes!"

"Your what?" I asked, bewildered.

"They asked me whether I wore hand-made underclothes—and, oh, dear, I don't—so they wouldn't let me into the club," and Peggy sobbed afresh.

I know this seems hardly credible, but it is only one of many amusing instances of their snobbishness.

Peggy's social career seemed to have begun

too. She was invited to join various classes—dancing, riding, and so on. Matinée parties were unending. When the opera began there would be box parties and luncheons every Saturday. Peggy's mail was large and important, answering the telephone calls an imperative occupation, and she was in a continuous state of fluttering excitement.

I was amazed and asked my friends whether little girls of fourteen in New York ever stayed quietly at home or did anything serious. I had entertained visions of taking Peggy to picture galleries and exhibitions to see the new and old wonderful treasures of which New York has such an opulent share; dreams of beautiful concerts, where we should hear together the music I was so eager to make her appreciate and understand. I had thought of theaters, too, but I admit I was helpless in this case. My daughter of fourteen was invited twelve times that winter to see musical comedies, and a variety show was quite an accepted mode of entertaining young people. Now these plays were harmless, even if not the most intellectual and refined of amusements, but when it came to problem plays on sex questions I absolutely rebelled.

"But," Peggy objected, "what else is there for us to see?"

It was, indeed, almost true.

There were luncheons given all through the busy school week. Peggy's dancing classes filled in every Friday and Saturday evening. When could she practice the music that was part of her education? When get enough out-of-door exercise, which I have always insisted upon, and the early hours so important to a growing girl?

At first I had felt the natural pleasure that comes to parents when they find their child popular and having a happy time, and I was pleased that my old friends remembered Peggy and that the new ones thought of her in their invitations to their different affairs. And when I began to object and to refuse these invitations Peggy felt the deprivation bitterly. I had a distinct sense of division from my daughter—a new and disagreeable feeling of something gone from our mutual interests and harmony.

I tried to see her more frequently and have her with me oftener. It was difficult to manage, for I, too, was besieged with social demands. I watched her closely and found, as the winter wore on, a decided change in her attitude toward me. She was less frank, less communicative—absorbed in her own affairs, her new interests, her friends, many engagements and her clothes, for that new factor had entered in. This may have been partly due to the normal growth of a little girl who couldn't be called little very much longer.

One day in December my faithful Bridget asked to see me. She hesitated and stumbled a little before she gained courage to tell me what was on her mind and what she said had caused her a sleepless night.

A certain daughter of a wealthy house—and by that in New York we are beginning to mean the *sine qua non* of our social greatness—had formed the habit of walking home from school with Peggy daily. They became intimate friends and were together constantly. I didn't care



His Father Reminded Him That He Had Promised Not to Gamble



much for Vivian. She seemed rather a silly, fluffy child, and I told Peggy as gently as I could that I would rather she had chosen another friend; but Peggy was offended and defended her friend sweetly and loyally.

Well, Bridget had noticed on the way from school that they frequently met a number of boys coming from a certain fashionable boys' school, a bit higher uptown. There were two boys who especially tried the silly, flirtatious eying of the two little girls, as boys of sixteen will do. One of them had stopped Vivian's maid several times and had given her a note, which the maid had always obediently handed to Vivian. Just the day before the other boy had managed to give a note to Bridget, who had loyally kept it and now gave it to me. I told her to place it on the table, and thanked her as she deserved; then I sent for Peggy.

"Peggy," I said, "here is a note for you which Bridget has left on the table." I said it without expression and as if it were something in which I had no interest.

Peggy picked up the note and turned her back while she read it. She started to leave the room, but I called her back and asked carelessly, still bending over my desk, whether it was an answer to her luncheon party.

"No, mamma," said Peggy quickly, "it's only—only—"

"Well, dear, may I see it?—or better, you read it to me."

Poor little Peggy had not the courage and lamely handed it to me, and I read this effusion, written in a boyish scrawl: "Oh, you pretty little peach with the blue eyes, will you meet me at Blank's candy shop tomorrow at four?" Silly, blushing Peggy flew from the room as I, in disgust, tore the note in two and put it in the fire.

How foolish, how tiresome, how—how—well, how it bothered me! No doubt it was all harmless, and yet the aping of such a dangerous, frightful thing, and my knowing nothing, dreaming nothing, of what was in my daughter's mind filled me with terror.

New York—in a less hideous, of course, less tragic way, but as relentlessly and as insidiously—was taking my daughter's spirit away from me and the quiet, thoughtful things, as it steals other parents' daughters away, body and soul.

## II

I SHALL give only a few incidents as examples of Harold's city life. There

were others more vivid, and others of minor importance, but each adding its weight to dragging down a boy's simplicity, ideals, aspirations, and adding an almost insupportable weight of responsibility to the father who wishes the best and cleanest life for his son.

We had placed Harold in a school that had been highly recommended to us by our friends. It was rather a large one and had a reputation for athletics as well as scholarship. I wonder now what they meant by scholarship! Harold seemed very happy, was home very little, for the school provided for the afternoon hours of recreation as well as the morning. We approved, in that it gave him out-of-door exercise under a certain amount of supervision.

He was a frank, rosy-cheeked boy, full of independence and used to it. His father had been his friend, talked to him about life and how to meet it, and was as ready to share in Harold's interests as I was in Peggy's. Harold had an allowance, which was increased when he started in school, and we were rather surprised when, after about a month of school, Harold asked his father to increase it still more. His father asked why, and Harold admitted that he owed a little for some debts he had incurred.

"How?"

"At cards."

His father was angry and reminded him that he had promised not to gamble.

But it wasn't gambling.

What did Harold call it then?

Why, he belonged to a card club and you simply paid for your packs of cards, and he'd bought more than he could pay for. That was all.

His father, still angry, could not help being amused at the ingenuity of the sophistry.

A little after this Harold asked his father for an automobile.

"Lots of the fellows have their own cars, and I can drive ours in the city perfectly well now."

"Do you mean that boys of your age own and drive cars in New York?" I asked.

"Yes, mother," Harold answered eagerly; "sixteen of the fellows in our school have them."

However his father refused him absolutely.

It was only a few weeks later when my husband, in walking down a side street, beheld a huge touring car being driven at the limit of the speed law by a son of one of his friends—and a schoolmate of our boy—and crowded between two rather questionable-looking women were Harold and another lad. Harold lifted his hat and passed out of sight. His father entered his club and wondered what to do.

Harold did not appear until very late that night. When he arrived, just before midnight, his father asked him quietly why he had been away so long and where he had been.



"Aren't We Going to Wait for the End, Mamma? They are Going to Serve Breakfast Soon!"

"Well, father, we went up to Ardsley with a crowd and it was so late when we got there that we stayed and dined, and then you know how hard it is to get away. I had to stay."

"How about your lessons for tomorrow?"

"I'll have to study now, I suppose."

"No; you'll go to bed now. By-the-way, Harold, who were the ladies in your party?"

"To tell the truth, father—well, they were rather sporty!"

"Well, my boy, I think you had better not go to Ardsley or with that sort of a party again. I think you'll understand what I mean if you think it over."

"Yes, father."

A few days later I heard Harold telling his father that Freddy's papa had taken Freddy's car away from him a day or two before.

"He saw us too, father," Harold said, smiling.

The weather soon became very wintry, which kept Harold from his out-of-door sports. He had more incentive to study in the afternoons and thus had his evenings free. The theater absorbed him. Last year a wave of Orientalism swept over New York. We had The Garden of Allah, Kismet, Sumurun, as well as Pink Ladies, and others. Harold saw them all before I did—or he would not have seen them at all!

I remember sitting watching one of those plays, trying to see it through the eyes of a boy—my boy. The appeal—the subtle, insidious appeal to the lowest of our senses—I tried to realize what it might mean to the sensitive imagination of a young mind, and my own sickened and was

flooded with vivid shame. Why should our clean American youth have such things given them!

During the holidays Harold and Peggy were asked to a cotillon given by Freddy's mamma, which was to be rather more elaborate than the dances the children were usually allowed to attend. It meant later hours and greater excitement. Peggy became completely absorbed and even Harold grew interested. We had a dinner for fourteen of the young people before starting to the dance.

The ballroom was most elaborately decorated with flowers; wonderful favors were given at the cotillon; but the supper was what caused me to open my eyes and make up my mind to a decided change in the life of my boy.

The supper was served in a large room with small tables, so that the children were quite apart from their parents. Imagine my surprise when I saw champagne being served to the young people. At this dance, where no one dancing was over sixteen, champagne was as freely served as at a dinner given for men and women.

As soon as I could I gathered my children together and told them to say their goodbyes. Harold was flushed, excited and inclined to be rebellious.

"Aren't we going to wait for the end, mamma? They are going to serve breakfast soon, Freddy says."

Breakfast! I was frightened and thought Harold did not know what he was saying; but Freddy stopped me too: "Please let them stay. We sure are to have breakfast."

It was Freddy's house and he should have known. As I was dragging two unwilling children behind me on our way to the carriage I saw dishes of fried ham and eggs, sausages, toast and coffee being served to these young men and women of New York, aged fourteen and fifteen, at four o'clock in the morning!

That decided us. Harold must leave New York. So after the holidays he was sent to a preparatory school in the green country where the temptations, though many, perhaps, were different, less sordid.

As I look back on it now I see the things that frightened me most were but indications of much worse things. The gambling, the fast life, the champagne, were the most obvious, but were really not the most dangerous. It was the money value he was learning to place on everything, the gradual

hardening to evil, the subtle lowering of standards of honor, ideals of womanhood, which, if begun in a boy as young as fifteen, end in such disaster. In spite of all we could do to keep his conscience tender, in spite of our guardianship and his fine, loyal disposition, the opportunity to acquire any sort of vice he found most agreeable to his young nature was almost forced upon him by his associates, our position, money, and the slack social code.

## III

A YOUNG niece arrived from Europe about the end of January and was placed in our care for a month or two. I rather dreaded the ordeal of chaperoning a young girl just out, but Elise was a wise little thing, with dignity and a certain shrewdness unusual in so young a woman.

I still marvel at her endurance! Her day began at ten or eleven o'clock, when her masseuse gave her a short treatment. After a light breakfast came a horseback ride or shopping or dressmakers. Luncheon engagements followed. The afternoons were filled with bridge parties, teas or musicales; the evenings with dinners, theaters or operas and the inevitable balls—home at three or four, hot soup, an alcohol rub, and bed.

She always dreaded the balls, always looked nervous and miserable when she entered the ballroom unless she was part of an opera or theater party, for it sometimes happened that I was her sole support.

I was asked to be a patroness at some of the large dances given in one of the ballrooms of a certain established hotel, which was adequate for the group of débutantes that winter.

(Continued on Page 45)

# The Inside of the Singing Game

By Pierre V. R. Key

ILLUSTRATED BY EMLEN MCCONNELL

WHENEVER I think of that first summer I spent in the city of New York my flesh starts to pucker. It was one of the hottest of hot seasons known to have occurred; one in which the mercury of every overworked thermometer seemed bent on climbing to the top of the bulb, as though seeking a place to cool off.

After sizzling all day in the music store where I was employed I continued in a partially cooked stage throughout the evening—sometimes in my cell-like boarding-house room, sometimes out-of-doors. Wherever I went, it was a journey spelling labor at the end, for I had no time to loiter even during moments when humidity coaxed people to melt feebly into quietude.

Nevertheless I made steady vocal and musical headway, fighting homesickness and other ailments that descend on young persons pursuing the first lap of life's race in a strange city.

There were few music students belonging to the regular horde in New York; but many teachers remained at their studios for part of the summer to work with outside instructors who journeyed from home places for the brushing-up they felt was needed.

My new instructor was one of the popular men with the discriminating portion of the invading host, and his stay in New York permitted my studying at the critical time when it was needed. My voice master—for he was a master—followed the practice of nearly all teachers regarding reduced rates. There were two other young singers, besides myself, who paid two dollars and a half for a lesson supposed to bring twice that amount. This concession was never made to singers unless they had very good voices; but I know of few instances wherein a reputable instructor permitted a promising vocalist to leave a studio, after having been "tried out," if any reasonable business bargain could be made.

## Summer Lessons at Cut Rates

MANY conservatories, too, offered reductions, with mysterious warnings to keep the transactions secret; and they made a great fuss over complete and partial scholarships. These scholarships, however, were not always awarded to the most talented and deserving pupils, nor was it easy for a gifted young singer to secure one if it was known or suspected that he had any money.

To offset the scholarships given by conservatories the private singing instructors taught owners of fine voices free; but there was nearly always an understanding, verbal or written, binding the debtor to payment when he became a moneymaker. Some contracts were overwhelmingly in

favor of the teachers—though seldom was the pound of flesh exacted—and gave those harsh

enough to insist upon it the bulk of the singers' earnings during the early years of professional work.

Mr. Wainwright was a fair-minded man who believed in the "square deal" policy. At his suggestion we three youngsters pocketed our pride and hunted up restaurants that were willing to engage soloists for occasional evenings at small fees. The benefits to us were many, because we were able to apply in public the principles taught us in the studio, and to acquire composure while under the scrutiny of many eyes.

Singing in a studio, with nothing at stake, and in the presence of an assemblage are two separate affairs. Even a singer who feels at home in a solo sung in a choirloft may find his knees sagging once he steps upon the concert platform. Many careers never materialize for singers solely because they "go to pieces" in public; and, though some people do not have it in them ever to conquer stage fright, most of us, by frequently appearing before large and small audiences, manage to gain the necessary self-control.

From mid-August until early September, while our teacher was away on his vacation, we pupils obeyed his instructions to cease singing altogether. He explained that the rest would leave our respective sets of vocal chords in a state of renewed vigor and elasticity, and that we should be in better physical and mental condition to take up our activities on his return.

The wisdom of his advice was apparent when lessons were recommenced after three weeks of musical idleness taxing our individual patiences. For the first time I began to sing with bodily ease, the upper tones notably coming on command, with an occasional touch of brilliancy that is one of the marks of the real tenor.

Two months and there was scant trace of the old throatiness in any part of the voice—high or low—and I gathered a confidence that comes from feeling vocally secure. My barytone and basso comrades, too, revealed progress, though in other directions. We all received the right kind of stimulus from one another—I know that I did, for both these young men were unusually intelligent and turned intuitively toward the wise sort of study and practice.

In the conservatory the atmosphere had been quite different from that in the Wainwright Studio. At Smasher's, though the vocal pupils occasionally studied some instrument, sight-reading and harmony, there seemed a great waste due to effort misapplied; and I knew of similar conditions in other conservatories.

In the institutions with which I was familiar there existed a lot of hustle, yet the percentage of professional successes among the ranks of finished pupils they turned out did not seem overlarge. One felt that these particular conservatories were always just on the verge of landing their pupils somewhere in the concert or operatic field, but generally failed to do so at the crucial moment.

In Mr. Wainwright's studio—and many others in the independent ranks—professional music launchings that attracted attention were constantly taking place. These private teachers were usually the ones who prepared and helped singers into opera, and who had a hand in lifting the established artists to higher positions. Moreover, these artists went steadily on working with these teachers, and they were singers who could be seen and talked with.

Managers, likewise, appeared to give prior consideration to singers who studied in the independent teaching colony, probably for the excellent reason that more good ones were to be found there. To my mind these



"Come to My Hotel Tomorrow Morning and We Will Hear the Voice"

professionals carried more singing "beef," more reliability, than others I knew who hailed from several conservatories.

There were and are exceptions of course. The United States has several high-class conservatories that have done and are doing splendid work. These merit the commendation and support they are receiving, for they are developing successful professional artists in instrumental as well as the singing branches.

Nevertheless the larger portion of high-grade singing teachers was believed to work outside conservatory walls. Of the one hundred serious students of vocal art who were at Smasher's with me, not one has made a big success as a professional. So far as can be traced, only two or three did well, and they are now operating in a small sphere.

Considering the apparent wealth of partially developed singing material contained in New York, it seemed odd that so very little was afterward heard from. Hardly a day passed that did not bring some splendid soprano, contralto, barytone or basso to the attention of the musical colony, thus adding to the large list expected to contribute a goodly portion of artists to those who had "arrived."

There were plenty of reasons, however, for the failure of most of these promising young singers to fulfill expectations, though one often heard such remarks as: "She has a beautiful voice and sings with so much dash that, with her delightful personality, nothing should be impossible!" or, "Just wait until that young man is heard publicly once or twice; he has a barytone with Amato's quality, and a stunning physique as well!"

## The Thorny Road to Success

REMARKS like these seldom mean much, for they are purely superficial and are prompted by only a cursory glance at a few qualifications that happen to be shown. And it is due to such indiscriminate praise that thousands of young men and women are now battling for moderate and big musical opportunities which can never be won because of the singers' shortcomings—shortcomings that are overlooked in an appraisal that does not weigh every essential a successful vocalist must have. Moreover, engagements do not run about tapping young though talented singers on their shoulders.

At the time I was studying in New York a host of fellow students were working with like ambitions in view, and there was not one who did not measure up to the standard of measurement applied by the superficial rule. They all had voices far better than the average, a fair amount of musical talent, and—most of them—money enough to carry them through their planned courses of study. Incidentally, others who appear equally promising can be found in every city in this land.

Why do so few succeed? Because so many qualifications must be possessed by a singer who is able to move up and on to a place of distinction somewhat beyond a mere church-choir position. There are many young singers who travel the first lap of the professional journey with credit and give indications of being point-winners when the race is finally run; but, as time goes on and the finishing line looms in sight, they fail to appear. Some are anchored to the spots they occupied at the conclusion of the first lap; others have dropped out of the contest.

New York had a regiment of such singers when I was striving for recognition; now it has an army. Some lacked half a dozen essentials to reach the goal; others, two or three; many, only one. Yet they failed signally despite



The Manager of an Opera House in a Good-Sized Italian City Visited My Dressing Room



predictions that had been freely made on a basis with shaky foundations. One of the most unerring judges of singing material in its every form—from the raw stage on—gives these views for the benefit of those singers who have not attained the artistic positions and public recognition they seek:

"The singer who wishes to enter professional ranks or, having had a modest success in limited fields, entertains further ambition should first obtain the honest opinions of several recognized musicians who can and will speak without reservation. No matter where the singer lives—even if it be in a town where such musicians do not exist—the first move must be to reach such persons.

"At least one competent singing teacher, who has trained several singers that have become successful, two or three established professional artists, and, where possible, an orchestra conductor, should be seen. Never mind the difficulties of obtaining hearings—get them! And, after the musical and vocal tests have been made, sing for a disinterested person who is connected with some business affiliated with music, and talk with that person frankly about what you wish to do, of your resources and the money to be had for a necessary part of what is to be done.

"No one person can predict with accuracy the probable accomplishments of a singer who has been heard and who makes personal peculiarities perfectly clear. A singer endeavoring to arrive at a solution of the problem should state frankly whether the health is good, whether the voice is dependable or subject to colds or other things that cause it to be unreliable, the extent of the capacity for work, and supply a great deal more information that needs careful weighing before a decision can be rendered.

"Even then, if it be favorable something is liable to occur that will prevent the reaping of those rewards every conscientious singer desires. A singer may have a splendid vocal instrument that is reliable, and yet be temperamentally unfitted to do as artistic singing before an audience as is done in private for the teacher and a few friends. Again, the health, though generally fine, may be subject to little ailments that seem to arise just when a public appearance is to be made; or the singer may be deficient in courage, patience, industry, intelligence or other requisites, each of which forms one of the links in the perfect chain demanded to raise one in the profession."

#### Factors That Make for Success or Failure

"STARTING out, a singer should have a voice—even though some great artists have surmounted the obstacle imposed by an instrument of limitations. The better the voice, all things being equal, the better the start. If one wishes to enter grand opera the vocal organ should be reasonably large—of a character that 'carries,' owing to the requirements of singing in a large auditorium; and it should have a degree of stamina enabling a person to sing operatic music of the sort for which the voice is suited—either dramatic or lyric. If the organ is pleasing in quality so much the better; and it must be of ample range.

"Less natural voice will do for concert and oratorio work; and by this is meant that the voice need not be so large, so wide in range or so great in endurance as the operatic type. For song-recital endeavors, quality in a vocal instrument comes first, without regard to power. Having a voice that is judged better than the average for the branch of singing selected, the next important factor is health and a good throat.

"Any singer who is habitually in sound physical condition and who does not suffer from sore throat or colds may be said to stand on firm starting ground. With a voice and these qualities, the next one to be certain about is intelligence. Right here is the stumbling-block over which seven out of every ten vocalists trip, for musical intelligence of a high order seems to be very scarce. A mentality that enables a singer to grasp and interpret a composition in a superior manner—that permits study that will count and suggests the right things to do in musical emergencies—is what lifts a singer from the ranks of the ordinary to the elect. And in just the degree that it is possessed will the one having it command the respect and admiration of critical listeners.

"Courage that will not accept defeat; patience that is long enduring; self-control that holds the singer against indulgences of all forms to which he is tempted; industry that never flags; and a personality that is engaging—all are important for the professional. The three most prominent of the remaining essentials are confidence, without conceit; a well-developed business sense; and a sufficient amount of money to provide certain things nothing else can legitimately secure."

If the foregoing singing-success formula had been adhered to by only a small percentage of the

many who were studying in New York during those days we should be listening to several fine artists the world has never known. And it would have saved countless heartaches caused by hopes disappointed, to say nothing of turning other young men and women into channels of work for which they were better fitted.

About this time, with winter coming on, Mr. Wainwright began to take in hand those of us who were nearly ready for some small concert beginnings. He made us acquainted with some of the "inside" ropes that are not visible to those standing on the outer circle and sent us forth to investigate matters for ourselves.

There were about ten musical agencies in New York that catered to purchasers of musical soloists and organizations, half a dozen being recognized throughout the continent and busy the year round battling for business. These bureaus—which were separate concerns from those dealing with church-choir music committees—had lists of artists of all artistic grades, vocal and string quartets, and one or two represented New York symphony orchestras in their out-of-town engagements.

One of the most remunerative sources of their respective incomes was the broad field in which European concert soloists moved, and their annual invasion was followed by renewed interest in musical events that slumbered from May until October.

Though some New York singers felt that these foreigners took much bread from their mouths, unbiased folks asserted that they stimulated patronage of good music and created more labor for American musicians by extensive touring.



May Find His Knees Sagging Once He Steps Upon the Concert Platform

Each of these musical agencies had contracts with singers living in New York or making that city their business headquarters. Every one had some singing artist who was featured; sometimes it would be a soprano, sometimes a contralto or a tenor—it all depended on the public position of the singer, regardless of the classification of the voice.

The other singers obviously had to be content with such work as their abilities and reputation justified the agencies' managements in striving for. Usually each bureau offered to local and outside managers of oratorio, orchestral and miscellaneous concerts, and to musical festivals, women's musical clubs and individuals giving private affairs, the services of half a dozen sopranos, as many contraltos, three or four tenors and about the same number of barytones and basses.

Naturally, with competing agencies located in other large cities, those who satisfied their singers had difficult tasks. A few of the New York professional singers who obtained choice concert morsels were either their own managers or else they employed personal representatives on salaries; but the majority appeared satisfied to delegate to these bureaus the securing of engagements.

Outside the professional singing contingent doing business in this way—approximating two hundred, of whom over half occupied secondary artistic positions—there were probably five hundred who, for lack of money or for some other reason, tried to find concert engagements for themselves. A great many went about it without intelligent thought and unsystematically. They also overlooked the value of advertising of any sort and usually failed.

On the other hand several clever singers prepared neat circulars setting forth their reputed accomplishments and their pictures, bought small advertising space in musical journals and sent out typewritten letters—campaigns that were modest, yet modestly productive of business. A few of these young vocalists have since been graduated into the bigger and more successful business methods, with corresponding increase in their engagements.

#### The Fees and Methods of Musical Bureaus

SIGNING a contract with a New York musical agency, however, by no means insured to the singer a guaranty of engagements. Though most of the European artists brought over for tours were exempt from paying lump sums for the fixed expenses necessary to procuring engagements, not many Americans were similarly treated. The exceptions made to the New Yorkers were in those cases in which artists had been with one bureau for more than a year, or in which a concern bid for the exclusive right of handling a leading singer booked with a rival.

There was no accepted schedule of rates for "down-payments" in the various agency offices, it being the custom in most of them to follow the railroad rule of charging "all the traffic will bear." Some singers were charged two hundred dollars, others five hundred; and those who expected to be "pushed" gave up very much more. Whenever an ambitious person gave the bureau management the authority to write and place advertisements in musical papers, the sum was increased to cover this cost; otherwise it was attended to by the singer.

The terms of the various contracts drawn differed in rates of agencies' commissions. Where one singer got off by agreeing to pay fifteen per cent, another was charged twenty; and now and then twenty-five per cent was deducted from the fee received for a performance. It was no easy matter for a singer without an established name to get a foothold in any one of these bureaus without parting with money; and, as has been said, even then no engagements were promised. The only return that could be counted on was for the management to agree to "do its best."

Though there were always plenty of artists who complained that they did not secure so many engagements as they deserved, their complaints were offset by expressions of complete satisfaction from competitors. No musical agency can please every client; but there were a few then that helped to "make" singers, and they are still at their accustomed stands. However, some-gifted professionals in the early periods of their careers were not honorably treated, and, as a consequence, every season brought shiftings about from one bureau to another—moves also taken by the more experienced artists.

The fees obtained for solo-singing services were almost as many as the singers who got them. Twenty-five dollars was the supposed minimum for the youngsters with small experience, but they seldom declined to take fifteen if it was the limit. The singers were more or less graded, there being one group occupying the bottom position; another that got from fifty to seventy-five dollars an appearance; a third placing the price at from one hundred to one hundred and fifty, and a fourth that averaged from two to three hundred. Outside these groups was the special list, in which a very

few Americans stood—their services being sold for from five hundred to a thousand dollars.

In the singing game one of the most treacherous forces the artist has to meet is that arising from "pull"; and it is met everywhere, from the small private musicale engagement to the opera. As one widely known choral director and organist once said to me: "You are a better singer than So-and-So; but he is my friend—and I always help my friends first."

These wheels-within-wheels grind without a stop; and when one becomes entangled in them they are merciless and cruel. In New York there were several musical coteries who not only controlled their own undertakings but—combined—dominated the larger entertainments, even some of those held in other cities. They would have denied it had they been accused, yet the condition existed.

Any singer who was not approved by these people, or who was not vouched for by influences working harmoniously with them, found it hard to progress. They did not have the power absolutely to crush, but they could make it impossible for an artist to secure more than a few first-class New York appearances and could cause him no end of annoyance.

Singers of the temperamental type, who are easily excited, found it pretty hard to meet these conditions without artistic injury. Brooding over their failure to secure engagements in certain directions, or being in the least discouraged, affected the caliber of their public singing. Even the phlegmatic ones were seriously disturbed after constantly failing to climb such barriers.

A particular series of musicales, patronized by smart New Yorkers and managed by a man under the thumb of a professional coterie, that gave distinction to soloists who appeared in them was one of the many undertakings in the East known to be "exclusive." Similar picket-lines were thrown about a few outside musical festivals, one or two oratorio societies and a symphony orchestra or two.

Even if indisputable evidence could have been produced it would have done no good to protest; but it was galling to witness the snatching of plump fees by singers of indifferent ability when they should have gone to rivals much their superiors. However it was all in the game, and those who preserved a discreet silence and gave no outward signs of disappointment usually had their chances later.

### The Kindness of De Reszke

**F**AIN-HEARTED professionals young in the business seldom withstood the trials very long. Most of them went home, or to other cities where narrower competition in fields of lessened opportunities reduced the strenuousness; the rest left the profession and turned to commercial work.

I studied closely those who stuck to their tasks, obtaining an engagement or so a month and slowly progressing. A representative number of these singers accepted their setbacks philosophically, bore themselves cheerfully and never adversely criticised a colleague, a musician or a manager. They were not exactly politicians, yet they courted the acquaintance of influential people in musical circles, without being forward, and made telling use of tact.

It cannot truthfully be said that every young artist who followed such a course, and had most of the qualifications for succeeding, won. At the same time a number did win, which is more than can be recorded for garrulous, petulant singers who complained whenever anybody would listen to them. My own experience taught me that the road to public-singing success is a good deal like roads leading to victories in all businesses and professions—that at least a majority who complete the journey honestly earn the rewards at the end.

Shortly after the Metropolitan Opera House opened its season in November, another bit of good fortune came to me. I obtained a place on the staff of ushers that included a number of singing students glad of the benefits to be derived from frequently hearing the great artists of the world. Among the famous songsters then members of the Metropolitan organization were Jean and Edouard de Reszke, Melba, Eames, Nordica, Scalchi and Plançon.

We ushers improved our opportunities by carefully studying the effects of the singers' tones from different parts of the auditorium; and we learned much of how they varied the color and power of their tones. Good-natured boy vendors lent us librettos of each opera presented, which enabled us to become familiar with the texts and snatches of the arias that were printed in musical notation.

The crowning event of my life, up to that period, happened one Thursday night, which marked an off performance. My section in the Metropolitan was

directly in the center of what is known as the "dress circle"—in reality the first balcony, which is built just above the grand tier boxes; and on this night, shortly after the curtain rose, the great Jean de Reszke himself walked toward me and nodded pleasantly in seeming recognition.

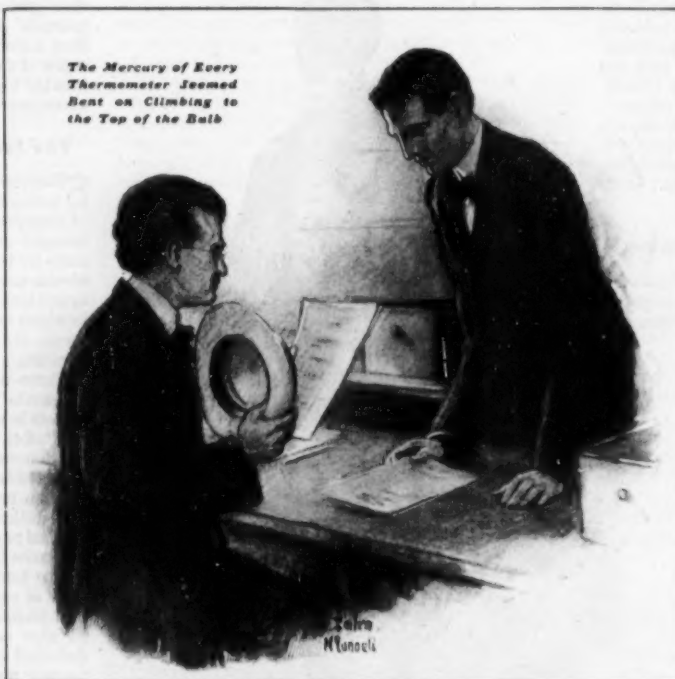
The Polish tenor wished to hear a part of the opera from an unobserved point, and selecting my section as the one most desirable he asked politely, in broken English, whether I could find him a seat. At the first intermission I mustered courage to engage him in conversation. He was a simple, affable man, eager to increase his English vocabulary and willing, in a good-natured way, to answer such questions concerning singing as I dared ask. A few nights after his visit to the dress circle De Reszke again appeared, and as I turned down an aisle seat he gave me his hand.

Thereafter the distinguished tenor indulged in periodic excursions to my portion of the Metropolitan, relaxing in his manner and chatting through long *entr'actes* with evident enjoyment. A climax arrived one Saturday afternoon, when I had placed him to advantage with difficulty on account of the large audience.

"Come to my hotel tomorrow morning," he said in his slow-speaking fashion, "and we will hear the voice." De Reszke had long known that I was a student of singing, but he had never before indicated a desire to discover whether I had a voice.

I went to De Reszke's hotel and sang for him—everything I had prepared under Mr. Wainwright's supervision, from simple ballads to taxing arias in the repertoire of the great man who was patient enough to stand such a shock.

The Mercury of Every  
Thermometer Seemed  
Bent on Climbing to  
the Top of the Ball



His verdict was as honey. According to De Reszke I had all the qualities that go to make a grand-opera tenor.

He was interested in a genuine way to know of my teacher, whose work he unstintingly praised. Ordinarily it is an injurious practice to sing for opera stars. They are not always able to give practical advice, and when they are, some of the suggestions either confuse the pupil or sow the seed of discontent with the work an instructor is engaged upon. I know of a dozen instances where young singers have been thrown out of their vocal strides for weeks after visiting celebrated opera principals.

Proceeding under these propitious conditions and making good use of my time, I progressed in the desired direction. One afternoon, just after the New Year, my teacher received a message from the leading musical agency seeking a tenor who could sing that night at a private musicale; for bureaus are sometimes compelled to ask assistance of teachers when their "listed" artists are otherwise engaged. I was given the appearance, and the agency manager, who was in the fashionable audience present, asked me to call on him the next day.

Though it turned out to be one of those fortunate "starts," there were other young singers given similar opportunities who did not prove so lucky—for luck does seem sometimes to be an element in singing success. In this instance the head of the musical bureau happened to be a guest of the hostess giving the function, and he also happened to have need for another young tenor.

Directly I had other local musicale appearances—then was sent to neighboring cities to sing in concerts of modest pretensions; and at length an oratorio engagement came. I paid this agency nothing for its work beyond fifteen per cent of my fees. The manager smiled when I explained, at our first business talk, that I could not afford any considerable cash outlay.

"That isn't necessary," he said. "We take only those singers for whom we feel we can find engagements. Your account will be charged with the cost of circulars that will be required and some advertising you must do; and it can be paid from your professional earnings. All other expense we will assume."

The adage "Nothing succeeds like success" proved literally true in my case. It was only tiny for a time, but it soon began to grow. When May arrived, and I gained a one-thousand-dollar-a-year choir post, the musical agency elevated me a notch in the artistic list and advanced my fee for a single performance to seventy-five dollars.

A society woman, belonging to the class known as "tenor-worshippers," recommended me for numerous private musicales. Her patronage proved profitable until I incurred her enmity by declining luncheon, dinner and other invitations so numerous that, had they been accepted, they would have seriously interfered with my work. Then she reversed her tactics, which cost me some engagement fees, though not the new choir position from which she attempted to separate me.

When summer came I went home for my first vacation in two years and in the fall resumed my work much refreshed. My manager then raised my price for a single appearance to one hundred and one hundred and twenty-five dollars—exclusive of traveling expenses when compelled to leave the city. All the while I was profiting from my study, the experience gained in public singing, and through the application of those business principles that contribute so much to one's advancement in the profession.

### In Concert Work

**I** MADE errors of judgment, of course—some of which caused trouble. My singing, by the same token, sometimes disappointed, for I had not yet reached that degree of reliability and mature poise that makes for artistic evenness in public endeavors; but my willingness to accept advice from seasoned professionals and musical conductors I was constantly meeting in my travels, from my teacher and my agency manager, helped me to get up when I had tripped and fallen.

The reverse attitude which some of my more independent young colleagues showed proved injurious to their progress as well as to their own interests and popularity. I have observed that the know-it-all, unless wonderfully gifted, has a hard time of it in the singing game.

All about me were hundreds of inexperienced singers, of both sexes, trying to get a foothold; most of them had fair ability, but most were short of the money that few can do without at this juncture. It must not be assumed that a great deal of money is indispensable for the worthy singer who would advance beyond the choir level, but if that be the aim a certain amount has to be expended judiciously. Furthermore the vocalist revealing outward signs of prosperity receives more consideration than one less fortunate. It is the way of the world.

These inexperienced singers were pulling every wire to get public appearances that were attended by musical critics, that they might collect enough criticisms to make the basis of circulars. As the private musicales never brought such comment, and as there were limited chances for engagements with those New York concerts "covered" by the daily newspaper critics, the strugglers directed their chief efforts toward out-of-town appearances and the giving of concerts and song recitals in either Carnegie Hall or Mendelssohn Hall.

Such concerts or recitals were expensive, but they were occasionally given under the patronage of one or more wealthy citizens who generously put their hands into their pockets to help talented young musicians—assistance found by many vocalists after they had exhausted their finances and who benefited from loans made to permit them to continue studying.

In case of deciding upon a concert that was to have the added prestige of taking place in Carnegie Hall, the bill footed to seven hundred or eight hundred dollars—for hall rent, fees to assisting artists who occupied subordinate positions on the program, newspaper and billboard advertising, and incidentals such as carriage hire and flowers to be passed over the footlights. If a special impression was

(Continued on Page 69)



# SWEET AND SOUR

Are the Uses of Competitive Salesmanship

By Montague Glass

ILLUSTRATED BY J. J. GOULD



"For My Part They Could Serve it in Kerosene Lamps—  
Because I Never Touch the Stuff"

**A**BER me and Yetta is got it all fixed up we would go to Mrs. Kotlin's already," Elkan Lubliner protested as he mopped his forehead one hot Tuesday morning in July. "The board there is something elegant, Mr. Scheikowitz. Everybody says so."

"Yow—everybody!" Philip Scheikowitz retorted. "Who is everybody, Elkan? A couple drummers like Marks Pasinsky, one or two real-estate men, understand me; and the rest of 'em is wives from J to L retailers, third credit, which every time their husbands comes down to spend Sunday with 'em, y'understand, he must pretty near got to pawn the shirt from his back for carfare already."

"Scheikowitz is right, Elkan," Marcus Polatkin joined in. "A feller shouldn't make a god from his stomach, Elkan, especially when money don't figure at all; so, if you would be going down to Egremont Beach, understand me, there's only one place you should stay, y'understand, and that's the New Salisbury."

"Which if you wouldn't take our word for it, Elkan," Scheikowitz added, "just give a look here."

He drew from his coat pocket the summer-resort section of the previous day's paper and thrust it toward his junior partner, indicating as he did so a half-column headed:

## MID-SEASON GAYETY AT EGREMONT BEACH

which read as follows:

The season is in full swing here. On Saturday night Mr. and Mrs. Bernard Gans gave a Chinese Lantern Dinner in the Hanging Gardens, at which were present Mr. and Mrs. Sam Feder, Mr. and Mrs. Max Koblin, Mr. and Mrs. Henry D. Feldman, Mr. Jacob Scharley and Miss Hortense Feldman. Among those who registered Friday at the New Salisbury were Mr. Jacob Scharley, of San Francisco, Mr. and Mrs. Sol Klinger, Mr. Leon Sammet, and his mother, Mrs. Leah Sammet.

"I thought that Leon's brother, Barney, was staying down at Egremont," Polatkin said after he and Elkan had read the item.

"Barney is at Mrs. Kotlin's," Scheikowitz explained, "because mit Leon Sammet, Polatkin, nothing is too rotten for Barney to stay at; and, besides, he thinks Barney would get a little small business there, which the way Sammet Brothers figures, understand me, if they could stick a feller with three bills of goods for a couple hundred dollars apiece, y'understand, so long as he pays up on the first two he couldn't eat up their profits if he would bust up on 'em mit the third."

"Sure, I know," Elkan said; "aber I ain't going down to Egremont for business, Mr. Scheikowitz—I'm going because it ain't so warm down there."

"Schmooses, Elkan!" Scheikowitz retorted with ill-concealed impatience. "It wouldn't make it not one degree warmer in Egremont supposing you could get a couple new accounts down there."

"B. Gans don't take it so particular about the weather," Polatkin commented. "I bet yer he would a whole lot sooner take off his coat and shirt and spiel a little auction pinocle mit Sol Klinger and Leon Sammet, and all them fellers, as be giving dinners already in a tuxedo suit to Sam Feder. I bet yer he gets a fine accommodation from the Kosciusko Bank out of that dinner yet."

"The other people also he ain't *schencking* no dinners to 'em for nothing neither," Scheikowitz declared. "Every one of 'em means something to B. Gans!"

Elkan nodded.

"Particularly Scharley," he said.

"What d'ye mean particularly Scharley?" Polatkin and Scheikowitz inquired with one voice.

"Why, ain't you heard about Scharley?" Elkan asked. "It's right there in the Daily Cloak and Suit Journal."

He indicated the front sheet of that newsy trade paper where, under the heading of Incorporations, appeared the following item:

The Scharley, Oderburg Drygoods Company, San Francisco, California, has filed articles of incorporation, giving its capital stock as five hundred thousand dollars, and expects to open its new store in September next.

"And you are talking about staying by Mrs. Kotlin's!" Scheikowitz exclaimed in injured tones. "You should ought to be ashamed of yourself, Elkan!"

"What show do we stand against a concern like B. Gans?" Elkan returned.

"B. Gans sells him only high-grade goods, Elkan," Scheikowitz declared. "I bet yer the least the feller buys is for twenty thousand dollars garments here, and a good half would be popular-price lines, which if we would get busy we stand an elegant show there, Elkan."

"You should ought to go down there tomorrow yet," Polatkin cried, "because, the first thing you know, Leon Sammet would entertain him mit oitermobiles yet, and Sol Klinger gets also busy, and the consequences is we wouldn't be in it at all."

"Next Saturday is the earliest Yetta could get ready," Elkan replied positively, and Polatkin strode up and down the floor in an access of despair.

"All right, Elkan," he said, "if you want to let such an opportunity slip down your fingers, y'understand, all right. Aber, if I would be you, Elkan, I would go down there tonight yet."

Elkan shrugged his shoulders.

"I couldn't get Yetta she should close up the flat under the very least two days, Mr. Polatkin," he said. "She must got to fix everything just right, mit moth-camphor and Gott weiss was noch; otherwise she wouldn't go at all. The rugs alone takes a whole day."

"Do as you like, Elkan," Polatkin declared; "aber you mark my words—if Leon Sammet ain't shoving Heaven and earth right now, y'understand, I don't know nothing about the garment business at all."

In fulfillment of this prophecy, when Elkan entered his office the following morning Polatkin waved in his face a copy of the morning paper.

"Well," he said, "what did I told you, Elkan?"

Scheikowitz nodded slowly.

"My partner is right, Elkan," he added—"so stubborn you are."

"What's the matter now?" Elkan asked; and for answer Polatkin handed him the paper, with his thumb pressed against a paragraph as follows:

Mr. and Mrs. Sam Feder, Mr. and Mrs. Max Koblin, Mr. and Mrs. Henry D. Feldman, Miss Hortense Feldman and Mr. Jacob Scharley were guests of Mr. Leon Sammet at a Chinese Lantern Dinner this evening, given in the Hanging Gardens of the New Salisbury.

"I thought it would be at the least an oitermobile ride," Polatkin said in melancholy tones; "but, with that sucker, all he could do is stealing a competitor's ideas. B. Gans gives Scharley a dinner and Leon Sammet is got to do it, too, mit the same guests and everything."

"Even to Feldman's sister already," Scheikowitz added, "which it must be that Feldman is trying to marry her off to Scharley, even if he would be a widower mit two sons in college. She's a highly educated young lady too."

"Young she ain't no longer," Polatkin interrupted; "and if a girl couldn't cook even a pertater, understand me, it don't make no difference if she couldn't cook it in six languages, y'understand, Feldman would get a hard job marrying her off anyhow."

Scheikowitz made an impatient gesture with both hands, suggestive of a dog swimming. "That's neither here nor there, Polatkin," he said. "The point is, Elkan should go right uptown and *geschwind* pack his grip and be down at the Salisbury this afternoon yet, if Yetta would be ready oder not. We couldn't afford to let the ground grow under our feet, and that's all there is to it."

Thus, shortly after six o'clock that evening, Elkan and Yetta alighted from the five-ten special from Flatbush Avenue and picked their way through a marital throng that kissed and embraced with as much ardor as though the reunion had concluded a parting of ten years instead of ten hours. At length the happy couples dragged themselves apart and crowded into the automobile bus of the New Salisbury, sweeping Elkan and Yetta before them; so that when the bus arrived at the hotel Elkan and Yetta were the last to descend.

A burly yellow-faced porter seized the baggage with the contemptuous manner that Ham nowadays evinces toward Shem, and Elkan and Yetta followed him through the



"If You Have Drygoods, Real Estate or Marriageable Relations to Dispose of, Egremont's the Place to Market Them"

luxurious social hall to the desk. There the room clerk immediately shot out a three-carat diamond ring; and when Elkan's eyes became accustomed to the glare he saw that beneath it was a fat white hand extended in cordial greeting.

"Why, how do you do, Mr. Williams?" Elkan cried as he shook hands fervently. "Ain't you in the Pitt House, Sarahouse, no more?"

"I'm taking a short vacation in a sensible manner, Mr. Lubliner," Mr. Williams replied in the rounded tones that only truly great actors, clergymen and room clerks possess; "which means that I am interested in a real-estate development near here, and I'm combining business with pleasure for a couple of months."

Elkan nodded admiringly.

"You got the right idee, Mr. Williams," he said. "This is my wife, Mr. Williams."

The room clerk acknowledged the introduction with a bow that combined the grace of Paderewski and the dignity of Prince Florizel in just the right proportions.

"Delighted to know you, madam," he declared. "Have you made reservations, Mr. Lubliner?"

Elkan shook his head, and after an exchange of confidential murmurs Mr. Williams assigned them a room with an ocean view, from which they emerged less than half an hour later to await on the veranda the welcome sound of the dinner gong. A buzz of animated conversation filled the air, above which rose a little shriek of welcome as Mrs. Gans rushed toward Yetta with outstretched hands.

"Why, hello, Yetta!" she cried. "I didn't know you was coming down here."

They exchanged the kiss of utter peace that persists between the kin of high-grade and popular-price manufacturers.

"I read about you in the newspapers," Yetta said as they seated themselves in adjoining rockers, and Mrs. Gans flashed all the gems of her right hand in a gesture of deprecation.

"I tell you," she said—"it makes me sick here the way people carries on! Honestly, Yetta, I don't see Barney only at meals and when he's getting dressed. Everything is Mister Scharley—Mr. Scharley! You would think he was H. P. Morgan oder the Czar of Russland from the fuss everybody makes over him."

Yetta nodded in sympathy, and suddenly Mrs. Gans clutched the arm of her chair.

"There he is now!" she hissed.

"Where?" Yetta asked.

Mrs. Gans nodded toward a doorway at the end of the veranda, on which in electric bulbs was outlined the legend, Hanging Gardens.

Yetta descried a short, stout personage between fifty and sixty years of age, arrayed in a white flannel suit of which the coat and waistcoat were cut in imitation of an informal evening costume.

On his arm there drooped a lady no longer in her twenties, and from the V-shaped opening in the back of her dinner gown a medical student could have distinguished with more or less certainty the bones of the cervical vertebrae, the right and left scapulae, and the articulation of each with the humerus and clavicle.

"That's Miss Feldman," Mrs. Gans whispered. "She's refined like anything, Yetta; and she talks French better as a waiter already."

At this juncture the dinner gong sounded and Yetta rejoined Elkan in the social hall.

"What is the trouble you are looking so *rachmonos*, Elkan?" she asked as she pressed his arm consolingly.

"Tonight it's Sol Klinger," Elkan replied. "He's got a dinner on in the Hanging Gardens for Scharley, Yetta, and I guess I wouldn't get a look-in even."

"You've got six weeks before you," Yetta assured him, "and you shouldn't worry. Something is bound to turn up—ain't it?"

She gave his arm another little caress and they proceeded immediately to the dining room, where the string orchestra and the small-talk of two hundred and fifty guests strove vainly for the ascendancy in one maddening cacophony. It was nearly eight o'clock before Elkan and Yetta rose from the table and repaired to the veranda, where the rockers were filled with a chattering throng.

"Let's get out of this!" Elkan said, and they descended the veranda steps to the sidewalk. Five minutes later they were seated on a remote bench of the boardwalk, and until nine o'clock they watched the beauty of the moon and sea, which is constant even at Egremont Beach. When they



"Any Friend of Yours is a Friend of Mine; So You Should Sit Right Down, Mrs. Lubliner"

rose to go Yetta noticed for the first time a shawl-clad figure on the adjacent bench, and immediately a pair of keen eyes flashed from a face whose plump contentment was framed in a jet-black wig of an Early Victorian design.

II

"WHY, if it ain't Mrs. Lesengeld!" Yetta exclaimed, and the next moment she infolded the little woman in a cordial embrace.

"You grown a *bischen* fat, Yetta," Mrs. Lesengeld said. "I wouldn't know you at all if you ain't speaking to me first."

"This is my husband, Mrs. Lesengeld—Mr. Lubliner," Yetta went on. "He heard me talk often from you, Mrs. Lesengeld, and what a time you got it learning me I should speak English yet."

Elkan beamed at Mrs. Lesengeld.

"And not only that," he said, "but also how good to her you was when she was sick already. There ain't many boarding-house ladies like you, Mrs. Lesengeld."

"And there ain't so many boarders like Yetta neither," Mrs. Lesengeld retorted.

"And do you got a boarding house down here, Mrs. Lesengeld?" Yetta asked.

"I've gone out of the boarding-house business," Mrs. Lesengeld replied, "which you know what a trouble I got it *mit* that lowlife Lesengeld—*olar hasholem*—after he failed in the pants business; how I am working my fingers to the bones already keeping up his insurances in the I. O. M. A. and a couple thousand dollars in a company already."

Yetta nodded.

"Which I got my reward at last," Mrs. Lesengeld concluded. "Quick diabetes, Yetta; and so I bought for ten thousand dollars a mortgage, understand me, and my son-in-law allows me also four dollars a week, which I got it a whole lot easier nowadays."

"And are you staying down here?" Elkan asked.

"Me I got for twenty dollars a month a little house *mit* two rooms only, right on the sea, which they call it there Bognor Park. You must come over and see us, Yetta. Such a *gemülich* little house we got it you wouldn't believe at all, and every Sunday my daughter Fannie and my son-in-law comes down and stays with us."

"And are you going all the way home alone?" Elkan asked anxiously.

"Fannie is staying down with me tonight. She meets me on the corner of the boulevard, where the car stops, at ten o'clock already," Mrs. Lesengeld replied.

"Then you must got to come right along with us," Elkan said, "and we'll see you would get there on time."

"Where are you going?" Mrs. Lesengeld asked.

"Over to the Salisbury," Elkan answered, and Mrs. Lesengeld sank back on to the bench.

"*Geh weg*, Mr. Lubliner!" she cried. "I am now fifty years old and I was never in such a place in my life, especially which under this shawl I got only a plain cotton dress yet."

Elkan flapped his hand reassuringly.

"A fine-looking lady like you, Mrs. Lesengeld," he said as he seized her hands and drew her gently to her feet, "looks well in anything."

"And you'll have a water ice in the Hanging Gardens with us," Yetta persisted as she slipped a hand under Mrs. Lesengeld's shawl and pressed her arm affectionately. Ten minutes later they arrived at the stoop of the New Salisbury, to the scandalization and horror of the threescore A to F first-credit manufacturers and their wives. Moreover approximately a hundred and fifty carats of blue white diamonds rose and fell indignantly on the bosoms of twenty or thirty credit-high retailers' wives, when the little, tollworn woman, with her shawl and ritualistic wig, entered the Hanging Gardens chatting pleasantly with Elkan and Yetta; and as they seated themselves at a table the buzz of conversation hushed into silence and then roared out anew with an accompaniment of titters.

At the next table Sol Klinger plied with liquors and cigars the surviving guests of his dinner, and when Elkan nodded to him he ignored the salutation with a blank stare. He raged inwardly, not so much at Elkan's invasion of that fashionable precinct as at the circumstance that his guest of honor had departed with Miss Feldman for a stroll on the boardwalk some ten minutes before, and he was therefore unable to profit by Elkan's *faux pas*.

"The feller ain't got no manners at all!" he said to Max Koblin.

"It's getting terrible mixed down here, Sol," Max commented. "Honestly, if you want to be in striking distance of your business, Sol, so's you could come in and out every day, you got to rub shoulders with everybody, ain't it?"

He soothed his outraged sensibilities with a great cloud of smoke that drifted over Elkan's table, and Mrs. Lesengeld broke into a fit of coughing, which caused a repetition of the titters.

"And do you still make that brown stewed fish, sweet and sour, Mrs. Lesengeld?" Yetta asked by way of putting the old lady at her ease.

"Make it!" Mrs. Lesengeld answered. "I should say I do. Why, you wouldn't believe the way my son-in-law is crazy about it! We got it every Sunday regular. And I tell you what I would do, Yetta," She laid her hand on Yetta's arm and her face broke into a thousand tiny wrinkles of hospitality. "You should come Friday to lunch sure," she declared, "and we would got some brown stewed fish, sweet and sour, and a good plate of *Bortch*."

Sol Klinger had been leaning back in his chair in an effort to overhear their conversation, and at this announcement he broke into a broad guffaw which ran round the table after he had related the cause of it to his guests. Indeed so much did Sol relish the joke that with it he entertained the occupants of about a dozen seats in the smoking car of the eight-four express the next morning, and he was so full of it when he entered Hammersmith's restaurant the following noon that he could not forego the pleasure of visiting Marcus Polatkin's table and relating it to Polatkin himself.

Polatkin heard him through without a smile; and, when at its conclusion Klinger broke into a hysterical appreciation of his own humor, Polatkin shrugged.

"I suppose, Klinger," he said, "your poor mother—*olar hasholem*—didn't wear a *Scheitel* neither—ain't it?"

"My mother—*olar hasholem*—would got more sense as to butt into a place like that," Klinger retorted.

"Even if you wouldn't of been ashamed to have taken her there, Klinger," he added.

Klinger flushed angrily.

"That ain't here or there, Polatkin," he said. "You should ought to put your partner wise, Polatkin, that he shouldn't go dragging in an old *Bude* into a place like the Salisbury and talking such nonsense like brown stewed fish, sweet and sour."

He broke into another laugh at the recollection of it—a laugh that was louder than but hardly so unforced as the first one.

"What's the matter *mit* brown stewed fish, sweet and sour, Klinger?" Polatkin asked. "I eat already a lot of *d-la's* and *en cazzerolls* in a whole lot of places just so *grossartig* as the Salisbury, understand me; and I would *schenek* you a million of 'em for one plate of brown stewed fish, sweet and sour, like your mother made it from *zu Hause* yet."

"But what for an interest does a merchant like Scharley got to hear such things!" Klinger protested lamely. "Honestly, I was ashamed for your partner's sake to hear such a talk going on there."

"Did Scharley got any objections?" Polatkin asked.

"Fortunately the feller had gone away from the table," Klinger replied, "so he didn't hear it at all."



"Well," Polatkin declared, taking up his knife and fork as a signal that the matter was closed, "ask him and see if he wouldn't a whole lot sooner eat some good brown stewed fish, sweet and sour, as a Chinese Lantern Dinner, whatever for a bunch of poison that might be, Klinger, and don't you forget it!"

Nevertheless when Polatkin returned to his place of business he proceeded at once to Elkan's office.

"Say, lookyhere, Elkan," he demanded, "what is all this I hear about you and Yetta taking an old Bube into the Hanging Gardens already and making from her laughing-stocks out of the whole place?"

Elkan looked up calmly.

"It's a free country, Mr. Polatkin," he said, "and so long as I pay my board mit United States money already I would take in there any of my friends I would please."

"Sure, I know," Polatkin expostulated; "but I seen Klinger round at Hammersmith's and he says —"

"Klinger!" Elkan exclaimed. "Well, you could say to Klinger for me, Mr. Polatkin, that if he don't like the way I am acting round there, understand me, he should just got the nerve to tell it me to my face yet."

Polatkin flapped the air with his right hand.

"Never mind Klinger, Elkan," he said. "You got to consider you shouldn't make a fool of yourself before Scharley and all them people. How do you expect you should get such a merchant as Scharley he should accept from you entertainment like a Chinese Lantern Dinner if you are acting that way?"

"Chinese Lantern Dinner be damned!" Elkan retorted. "When we got the right goods at the right price, Mr. Polatkin, why should we got to give a merchant dinners yet to convince him of it?"

"Dinners is nothing, Elkan," Polatkin interrupted with a wave of his hand. "You got to give him dyspepsia, even, the way business is nowadays."

"Aber I was talking to the room clerk last night," Elkan went on, "and he tells me, so sure as you are standing there, Mr. Polatkin, a Chinese Lantern Dinner would stand us in twenty dollars a head."

"Twenty dollars a head!" Polatkin exclaimed, and indulged himself in a low whistle.

"So, even if I would be staying at the Salisbury, understand me," Elkan said, "I ain't going to throw away our money out of the window exactly!"

"Aber how are you going to get the feller down here if you wouldn't entertain him or something?"

Elkan slapped his chest with a great show of confidence.

"Leave that to me, Mr. Polatkin," he said, and put on his hat preparatory to going out to lunch.

Nevertheless, when he descended from his room at the New Salisbury that evening and prepared to take a turn on the boardwalk before dinner, his confidence evaporated at the coolness of his reception by the assembled guests of the hotel. Leon Sammet cut him dead, and even B. Gans greeted him with half-jovial reproach.

"Well, Elkan," he said, "going to entertain any more *fromme Leute* in the Gardens tonight?"

"Seemingly, Mr. Gans," Elkan said, "it was a big shock to everybody here to see for the first time an old lady wearing a *Scheitel*. I suppose nobody here never seen it before—ain't it?"

B. Gans put a fatherly hand on Elkan's shoulder.

"I'll tell yer, Elkan," he said, "if I would be such a *Rosher*, understand me, that I would hold it against you because you ain't forgetting an old friend—like this here lady must be, y'understand—I should never sell a dollar's worth more goods so long as I live; aber if Klinger and Sammet would start kidding you in front of Scharley, understand me, it would look bad."

"Why would it look bad, Mr. Gans?" Elkan broke in.

"Because it don't do nobody no good to have funny stories told about 'em, except an actor oder a politician, Elkan," Gans replied as the dinner gong began to sound, "which if a customer wouldn't take you seriously he wouldn't take your goods seriously neither, Elkan."

He smiled reassuringly as he walked toward the dining room and left Elkan a prey to most uncomfortable reflections, which did not abate when he overheard Klinger and Sammet hail Gans at the end of the veranda.

"Well, Mr. Gans," Klinger said with a sidelong glance at Elkan, "what are you going to eat tonight—brown stewed fish, sweet and sour?"

Elkan could not distinguish B. Gans' reply, but he scowled fiercely at the trio

as they entered the hotel lobby; and he still frowned as he sauntered stolidly after them to await Yetta in the social hall.

"What's the matter, Mr. Lubliner?" the room clerk asked when Elkan passed the desk. "Aren't you feeling well today?"

"I feel all right, Mr. Williams," Elkan replied, "but this here place is getting on my nerves. It's too much like a big hotel out on the road somewheres. Everybody looks like they would got something to sell, understand me, and was doing their level best to sell it."

"You're quite right, Mr. Lubliner," the clerk commented, "and that's the reason why I came down here; in fact," he added with a guilty smile, "I made a date to show some of my lots tomorrow to a prospective customer."

At this juncture a porter appeared, bearing a basket of champagne and followed by two waiters with ice-buckets; and the room clerk jerked his head sidewise in the direction toward which the little procession had disappeared.

"That's for Suite 27—the Feldmans' rooms," he explained. "Miss Feldman is giving a little chafing-dish dinner there to Mr. Scharley and a few friends." He accepted, with a graceful nod, Elkan's proffered cigar. "Which goes to show that it's as you say, Mr. Lubliner," he concluded. "If you have drygoods, real estate or marriageable relatives to dispose of, Mr. Lubliner, Egremont's the place to market them."

III

"YES, Mr. Williams," said Jacob Scharley at two o'clock the following afternoon as they trudged along the sands of Bognor Park, one of Egremont Beach's new developments; "I was trying to figure out how these here Chinese Lantern Dinners stands in a sucker like Leon Sammet twenty dollars a head, when by the regular bill-of-fare it comes exactly to seven dollars and fifty cents, including drinks!"

"You can't figure on a special dinner according to the prices on the regular bill-of-fare," said Mr. Williams, the room clerk, who in his quality of real-estate operator was attempting to shift the conversation to seaside lots. "Why, ice cream is twenty-five cents on the bill-of-fare—but at one of those dinners it's served in imitation Chinese lanterns, which makes it worth double at least."

"For my part," Scharley broke in, "they could serve it in kerosene lamps, Mr. Williams—because I never touch the stuff."

"It's a parallel case to lots here and lots on Mizzenport Beach, which is the next beach below," Williams continued.



The Buzz of Conversation Roared Out Anew With an Accompaniment of Titters

"Here we have a boardwalk extending right down to our property, and we are getting seven hundred and fifty dollars a lot, though there, with practically the same transit facilities but no boardwalk or electric lights, they get only four hundred and —"

"Aber you take a piece of tenderloin steak a half an inch thick and about the size of a price ticket, understand me," Scharley interrupted, "and even if you would fix it up with half a cent's worth of peas and spill on it a bottle of cough medicine and glue, *verstehst du mich*, how could you make it figure up more as a dollar and a quarter, Mr. Williams? Then the clams, Mr. Williams, must got to have inside of 'em at the very least a half-a-carat pink pearl in 'em; otherwise thirty-five cents would be big yet."

"Very likely," Mr. Williams agreed as a shade of annoyance passed over his well-modeled features; "but just now, Mr. Scharley, I'm anxious to show you the advantage of these lots of ours, and you won't mind if I don't pursue the topic of Chinese Lantern Dinners any further."

"I'm only too glad not to talk about it at all," Scharley agreed; "in fact, if any one else tries to ring in another one of them dinners on me, Mr. Williams, I'll turn him down on the spot. Shaving-dish parties, neither, which I assure you, Mr. Williams, even if Miss Feldman would be an elegant, refined young lady, understand me, she fixes something in that shaving dish of hers last night, understand me, which I thought I was poisoned already!"

Williams deemed it best to ignore this observation and therefore made no comment.

"But anyhow," Scharley concluded as they approached a little wooden shack on the margin of the water, "I'm sick and tired of things to eat; so let's talk about something else."

Having delivered this ultimatum, his footsteps lagged and he stopped short as he began to sniff the air like a hunting dog.

"M-m-m-m!" he exclaimed. "What is that?"

"That's a two-room shed we rent for twenty dollars a month," Williams explained. "We have eight of them and they help considerably to pay our office rent over in New York."

"Sure, I know," Scharley agreed; "aber — M-m-m-m!"

Once more he expanded his nostrils to catch a delicious fragrance that emanated from the little shack.

"Aber who lives there?" he insisted, and Mr. Williams could not restrain a laugh.

"Why, it's that old lady with the wig, that Lubliner brought over to the hotel the other night," he replied. "I thought I heard Sol Klinger telling you about it yesterday."

"He started to tell me something about it," Scharley said, "when Barney Gans butted in and wouldn't let him. What was it about this here old lady?"

"There isn't anything to it particularly," Williams replied, "except that it seemed a little strange to see an old lady in a shawl and one of those religious wigs in the Hanging Gardens; and there was something else Klinger told me about Mrs. Lubliner and the old lady talking about brown stewed fish, sweet and —"

At this juncture Scharley snapped his fingers excitedly.

"Brown stewed fish, sweet and sour!" he almost shouted. "I ain't smelled it since I was a boy already." He wagged his head and again murmured: "M-m-m-m-m!" Suddenly he received an inspiration. "How much did you say them shanties rents for, Mr. Williams?" he said.

"Twenty dollars a month," Williams replied.

"You don't tell me!" Scharley exclaimed solemnly. "I wonder if I could give a look at the inside of one of 'em—this one here, for instance."

"I don't think there'd be any objection," Williams said; and no sooner were the words out of his mouth than Scharley started off on a half-trot for the miniature veranda on the ocean side of the little house.

"Perhaps I'd better inquire first whether it's convenient for them to let us in now," Williams said as he bounded after his prospective customer and knocked gently on the doorjamb. There was a sound of scurrying feet within, and at length the door was opened a few inches and the bewigged head of Mrs. Lesengeld appeared in the crack.

"Nu!" she said. "What is it?"

"I represent the Bognor Park Company," Williams replied; "and if it's perfectly convenient for you, Mrs. —"

"Lesengeld," she added.

(Continued on Page 60)

# HIS MAJESTY BUNKER BEAN

By Harry Leon Wilson

ILLUSTRATED BY F. R. GRUGER

**A**GAIN we chant pregnant phrases from the Bard of Dress: "It is cut to give the wearer the appearance of perfect physical development. And the effect produced so improves his form that he unconsciously strives to attain the appearance which the garment gives him. He expands his chest, draws in his waist and stands erect."

A psychologist, that bard, acutely divining a basic law of this absurd human nature! In a beggar's rags few men could be more than beggars. In kingly robes most men could be kings.

Bunker Bean, the divinely credulous, now daily arrayed himself in royal vestures, set a well-fashioned crown upon the brow of him, and strode forth, scepter in hand. Invisible were these trappings, to be sure; he was still no marked man in a city street. But at least they were there to his own truth-lit eyes, and he most truly did "expand his chest, draw in his waist and stand erect." Yea, in the full gaze of inhumanly large policemen would he do these things.

This, indeed, was one of the first prerogatives his royalty claimed. He discovered that it was not necessary for any but criminals to fear policemen. It might still be true that an honest man of moderate physique and tender sensibilities could not pass one without slight tremors of self-consciousness; but by such they were—a most prodigious thought!—to be regarded as one's paid employees. Within the law one might even greet them pleasantly in passing and be answered civilly. Bean was now equal to approaching one and saying, "Good evening, officer!" He would sometimes cross a street merely to perform this apparently barren rite. It stiffened his spine. It helped him to realize that he had indeed been a king and the sire of kings, that kingly stuff was in him.

So marked an advance in his spirit was not made in a day however. It came only after long dwelling in thought upon his splendid past; and, too, after he had envisioned the circumstance that he was now a man of means. The latter was not less difficult of realization than his kingship. He had thought little about money save at destitute moments; had dreamed of riches as a vague, rather pleasant and not important possibility. But kings were rich; no sooner had his kingship been proclaimed than money was in his hand. And, of course, more money would come to him, as it had once come on the banks of the Nile.

It was three days before he bethought himself to finish the reading of Aunt Clara's letter, suspended at sight of the astounding inclosure. He had begun that letter a harried and trivial unit of the toiling masses. He came to finish it a complacent and lordly figure:

I inclose the check which wipes out all but seven thousand dollars of that money from your dear mother with which dearest Edward so rashly speculated years ago, in the hope of making you a wealthy man. I am happy to say that five thousand dollars of this I can pay at once out of the money I have saved. I have been investing for years, as I could spare it, in the stock of the Federal Express Company, and now have fifty shares, which I will transfer to you at par, though they are quoted a little above that, if you are willing to accept them. The balance I will pay



Some Didn't Mind Dogs—but There Were Rules

when I have sold the house and furnishings, as with my dearest husband gone I no longer have any incentive to keep on working. I am tired. It is a good safe stock, paying four and a half per cent, and I would advise you to keep it and also put the insurance money into the same stock. A very nice man in the life-insurance office said it ought to pay more if the business was better managed. If you turned your talents to the express business you might learn to manage it yourself, because you always had a fine head for such things, and by owning a lot of their stock you could get the other stockholders to elect you to be one of their directors, which would be a fine occupation for you, not too hard work and plenty of time to read good books, which I hope you find some now of evenings in place of frittering away your time with associations of a questionable character and ruining your health by late hours and other dissipation, though I know you were always of good habits.

Affectionately, AUNT CLARA.

P. S. It has rained hard for two days.

There it was! Money came to you. Federal Express was only a name to him; he had written it sometimes at Breede's dictation. But his Aunt Clara was old enough to know about such things, and he would follow her advice, though being a director of an express company seemed as unexciting as it was doubtless respectable. What he had at times been wild enough to dream was that he should be the principal owner of a major-league baseball club, and travel with the club—see every game! If he should temporarily become the director of an express company he would have it plainly understood that he might resign at any moment.

Night and morning he surveyed himself in the glass. Not in the way of ordinary human conceit—he was clear-sighted enough as to the pulchritude of his present encasement—but with the eyes of the young who see visions. Raptly scrutinizing his meager form, he chanted a line of verse that seemed apposite:

"Build thee more stately mansions, O my soul!"

He was already persuaded that his next incarnation would enrich the world with something far more stately than the mansion that he at present occupied—something on the Gordon Dane order, he suspected. And it was not too soon to begin laying those unseen foundations, to think the thought that must come before the thing. He was veritably a king, yet for a time must he masquerade as a wage

slave, a serf to Breede and an inferior of Bulger's, considered as a mere spectacle. He began to word long conversations with these two; noiseless conversations, be it understood, in which the snappy dialogue went unuttered. His sarcasm to Bulger in the matter of that ten-dollar loan was biting, ruthless, witty, invariably leaving the debtor in direct confusion with nothing to retort. Bean always had the last word with both, turning from them with easy contempt.

He was less hard on Breede than on Bulger because of the ball game. A man who could behave like that in the presence of baseball must have good in him. Nevertheless he curtly apprised Breede of his intentions about working beyond stipulated hours, and when Breede was rash enough to adopt a tone of bluster Bean silenced him with a magnificent: "I can imagine nothing of less consequence!"

He carried this silent warfare into public conveyances, and when stout, aggressive men glared at him because he had a seat he quickly and wittily reduced them to such absurdity in the public eye that they had to flee in impotent rage. The once modest street row with a bully twice his size was enlarged in cast. There were now, as befitted a king, two bullies, who writhed in pain, each with a broken arm, while the slight but muscular youth with a knowledge of jiu-jitsu walked coolly off, flecking dust from one of his capable shoulders. Sometimes he paused long enough to explain the affair in a few dignified words to an admiring policeman, who found it difficult to believe that this strippling had vanquished two such powerful brutes. Sometimes another act was staged in which he conferred his card upon the amazed policeman and later explained the fineness of his science to him, thereby winning his deathless gratitude. He became quite chummy with this officer, and was never to be afraid of anything any more.

He glowed from this new exercise. He became more witty, more masterful, while the repartee of his adversaries sank to wretched piffle. He met disaster only once. That was when his conscience began to hurt him after a particularly bitter assault on Bulger, in which the latter had been more than usually contemptible in the matter of the overdue debt. He felt that he had really been too hard on the fellow. And Bulger, who must have been psychically gifted himself, came over from his typewriter at that moment and borrowed an additional five without difficulty. In later justification Bean reflected that he would almost certainly have refused this second loan had it not been for his softened mood of the moment. Still he was glad that with his instinctive secrecy he had kept from Bulger any knowledge of his new fortune. With Bulger aware that he had thousands of dollars in the bank, something told him that distressing complications would have ensued.

He debated several days about this money. He resolved at length that a thousand dollars should be devoted to the worthy purpose of living up to his new condition. A thousand dollars would, for the present, give him an adequate sensation of wealth. Three thousand more must be paid to Professor Balthasar when his secret agents brought it from its long-hidden resting-place. Suppose the professor pleaded unexpected outlays—officials not too easily bribed, or something—and demanded a further sum? At once in a crowded street Bean brought about a heated interview with the professor in which the seer was told that a bargain was a bargain and that if he had thought Bean was a man to stand nonsense of any sort he was indeed wildly mistaken. Bean was going to hold him to the exact sum, and his parting sting was that the professor had better get a new lot of controls if his old ones hadn't been able to tell him this. After he had cooled a little he reflected that if there were really any small sums the professor would be out of pocket he would of course not be mean.

This left him four thousand dollars with which to buy his way into the directorate of that express company, as suggested by Aunt Clara. He had learned a great deal about buying stocks. He knew there was a method called "buying on a margin," which was greatly superior to buying the shares outright—you received a great many more shares for a given sum. Therefore he would buy thus and the sooner be a director. He liked to think of that position in his moments of lesser exaltation. He recalled his child-self sitting beside his father on the seat of an express-wagon. It was queer how life turned out; sometimes you couldn't get away from a thing. Maybe he would always be a director; still, he could go into baseball too.

He did his business with the broker without a twinge of his old timidity. Indeed, he was rather bored by the affair. The broker took his money, and later in the day he learned that he controlled a very large number of the shares of the Federal Express Company. He forgot how many, but he knew it was a number befitting his new dignity. Having done this much he thought the directorship could wait. Let them come to him if they wanted him. He had other affairs on. There was the new dog.



"I Tell You, He's Over an Inch Taller Than I Am," Announced the Flapper



It was not the least of many great days in Bean's life, that golden afternoon when he sped to the bird and animal store and paid the last installment of Napoleon's ransom. The creature greeted him joyously as of yore through the wall of glass, frantically essaying to lick the hand that was so close and yet so unaccountably withheld.

The money passed, and one dream at least had been made to come true. For the first time he was in actual contact with the wonderful animal.

"He knows me," said Bean as the dog hurled himself delightedly upon him. "We've been friends a long time. I think he got so he expected me to come every afternoon."

Napoleon barked emphatically in confirmation of this. He seemed to be saying: "Hurry! Let's get out of here before he puts me back in that window!"

The old man confessed that he would miss the little fellow. He advised Bean to call him "Nap." Napoleon was no right name for a dog of any character.

"You know what that fellow been if he been here now," he volunteered at parting. "I dell you, you bed your life! He been a companion unit partner in full with that great American train-robber, Chessie Chames. Sure he would. My grantmutter she seen him like she could maybe reach out a finger unit touch him!"

"I'll call him Nap," promised Bean. He had ceased to feel blamable for the shortcomings of Napoleon, but it was just as well not to have the name used too freely.

When he issued to the street, the excited dog on a leash, he was prouder than most kings have ever had occasion to be.

Now he went to inspect flats. He would at last have apartments, and in a neighborhood suitable for a growing dog. He bestowed little attention on the premises submitted to his view, occupying himself chiefly with observing the effect of his dog on the various janitors. Some were frankly hostile; some covertly so; some didn't mind dogs—but there were rules; and some defeated themselves by a display of overenthusiasm that too manifestly veiled indifference or perhaps downright dislike.

But a janitor was finally encountered who met the test. In ten seconds Bean knew that Cassidy would be a friend to any dog. He did not fawn upon the animal or explode with praise. He merely bestowed a glance or two upon the distinguished head, and later rubbed the head expertly just back of the erect ears; this while he explained to Bean the circumstance under which one steam-heated apartment suitable for light housekeeping chanced to be vacant. The parties, it appeared, "was givin' a Dutch lunch to a gang of their friends at five A. M. of a mornin', and that was bad enough in a place that was well kep' up; but in the sicind place they got scrappin'," which had swiftly resulted in an ambulance call for the host and lessee and the patrol-wagon for his friends "that was not in much better shape thimselves, praise the saints." But the place was all cleaned up again and would be a "jool f'r anny young man that could take a drink, or maybe two, and then stop."

Bean knew Cassidy by that time and his inspection of the apartment was perfunctory. Cassidy would be a buckler and shield to the dog in his absence. Cassidy would love him. The dog, on his spread forefeet, touched his chest to the ground, and with ears erect, eyes agleam and inciting soprano gurgles invited the world to a mad, mad game.

Cassidy only said: "Aw, g'wan! Would you now!" But each word was a caress. And Cassidy became Bean's janitor.

He moved the next day, bringing his effects in a cab. The cabman professed never to have seen a dog as classy as Nap and voiced the cheerful prophecy that in any bench show he would make them all look like mutts. He received a gratuity of fifty cents in addition to the outrageous fee he demanded for coming so far north, although he had the appearance of one who uses liquor to excess and could probably not have qualified as a judge of dogs.

Bean's installation, under the guidance of Cassidy, was effected without delay. The apartment proved to be entirely suitable for a king in abeyance. There were a bedroom, a parlor, an alcove off the latter that Cassidy said was the "lib'r'y an' a good place f'r a dawg t' sleep," and beyond this was a feminine diminutive of a kitchen, prettily called a kitchenette.

Bean felt like an insect in such a labyrinth of a place. He forgot where he put things and then, overcome by



"If You See Any Women Outside Tell 'Em to G'wan Downstairs if They Don't Want to Hear Me"

the vastness and number of rooms, forgot what he was looking for, losing himself in an abstracted and fruitless survey of the walls. He must buy things to hang on the walls, especially over certain stains on the wall of the parlor, or throneroom, to which in the heat of battle, doubtless, certain items of the late Dutch lunch had been misdirected. But he knew what to

buy—etchings. In the magazine stories he read, aside from the very rich characters who had galleries of old masters, there were two classes: one without taste, which littered its rooms with expensive but ill-advised bric-à-brac; and one that wisely contented itself with "a few good etchings." He bought a few good etchings at a department store for one dollar and ninety-seven cents each, and felt irreproachable. And when he had arranged his books—about Napoleon I and ancient Egypt—he was ready to play the game of living. Mrs. Cassidy "did" his rooms, and

Cassidy already showed the devotion of an old and tried retainer. The Cassidys made him feel feudal.

At night, while Nap fought a never-decided battle with a sofa pillow, or curled asleep on the couch with half an inch of pink tongue projecting from between his teeth, Bean read of Egypt, the black land, where had been the first great people of the ancient world. He devoured the fruit of the lotus, the tamarisk, the pomegranate, and held cats to be sacred. Funny, that feeling he had always had about cats—afraid of them even in childhood; it had survived in his being! There he had lived and reigned in that flat valley of the Nile between borders of low mountains until his name had been put down in the book of the dead and he had gone for a time to the hall of Osiris.

Or perhaps he read reports of psychical societies, signed by men with any number of capital letters after their names: cool-headed scientists, university professors, psychologists, grave students all, who were constantly finding new and wonderful mediums and achieving communication with the disembodied. He could tell them a few things; only, of course, he wouldn't make a fool of himself. He could show them something, too, when the secret agents of Professor Balthazar came bringing It.

Or he looked into the opal depths of his shell and saw visions of his greatness to come, while Nap, unregarded, wrenched away one of his slippers and pretended to find it something alive and formidable, to be growled at and shaken and savagely macerated.

There came on a certain fair morning a summons from Breede, who was detained at his country place by the same

malady that Bulger had once so crudely diagnosed. Bean was to bring out the mail and do his work there. The car waited below.

At another time the expedition might have attracted him. He had studied pictures of that country place in the Sunday papers. Now it meant a separation from his dog, who was already betraying for the Cassidys a greater fondness than the circumstances justified; and it meant an absence from town at the very time when the secret agents might happen along with It. Of course he could refuse to go, but that would cost him his job, and he was not yet even the director of an express company. Dejectedly he prepared for the journey.

"Better take some things along," suggested Tully, who had conveyed the order to him. "He may keep you three or four days." Bulger followed him to the hall.

"Look out for Grandma, the Demon!" warned Bulger.

"If I was the old man I'd put something in her tea."

"Who—who is she?" demanded Bean.

"Just his dear, sweet old mother, that's all! Talk you to death—suffergette! Oh, say!"

Reaching the street his gloom was not at all lightened by the discovery of the Flapper in the waiting car. She gave him the little double nod and regarded him with that peculiar steely kindness he so well remembered. It was undoubtedly kind, that look, yet there was an implacable something in its quality that dismayed him. He wondered what she exactly meant by it.

"Get in," commanded the Flapper, and Bean got in.

"Tell him where to go for your things."

Bean told him.

"I'm glad it's on our way. Pops is in an awful state. He swore at his own mother this morning! And he wants you there in a hurry. Maybe we'll be arrested for speeding."

Bean earnestly hoped they would. Pops in health was ordeal enough. But he remained silent, trusting to the vigilance of an excellent constabulary. The car reached the steam-heated apartment without adventure, however, and he quickly secured his suitcase and consigned the dog for an uncertain period to a Cassidy who was brazenly taking more than a friendly interest in him. Cassidy talked bluntly of how "we" ought to feed him, as if he were already a part owner of the animal.

The car flew on, increasing a speed that had been unlawful almost from the start. Bean wondered what the police were about. He might write a sharp letter to the newspapers signed Indignant Pedestrian, only it would be too late. He was being volleyed at the rate of thirty-five miles an hour into the presence of a man who had that morning sworn at his mother. He wished he could—say for one day—have Breede back there on the banks of the Nile; set him to work building a pyramid or weeding the lotus patch, foot or no foot! He'd show him!

He switched this resentment to the young female at his side. He wanted her to quit looking at him that way. It made him nervous. But a muffled glance or two at her disarmed this feeling. She was all right to look at, he thought,

(Continued on Page 64)



The Cassidys Made Him Feel Feudal

# THE SATURDAY EVENING POST



1873-1912

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## Personalities in the Campaign

THIS has been a very personal sort of campaign, and so far it has been an unprofitable one. In its earlier phases the columns of the daily papers were largely occupied with Governor Wilson's application for a teacher's pension and with discussions as to whether he had been disconcerted to Colonel Harvey. Latterly the leading issue has been the personal character of a martial individual named Roosevelt. If one were to judge by the space occupied in newspapers the most momentous question of public policy before the people of the United States was whether Roosevelt knew that Morgan and the Standard Oil Company made large contributions to the Republican campaign fund in 1904—though it is difficult to see how any possible answer to that question could throw a valuable light upon the state of the country in 1912. The other day a great newspaper devoted much space to a solemn assertion that fraudulent Progressive votes were cast at a primary election somewhere in the interior of the state of New York—obviously with a pious hope of proving thereby that fraud and progress are synonymous—while Colonel Roosevelt employed time that might have been used to much better purpose in making personal reflections upon Governor Wilson.

Many newspapers and some speakers like personalities and silly sensations, because they are easier than argument; but a great majority of voters, we are certain, brush them aside. The most constantly visible thing in the campaign has been froth. We should say offhand there have been about two columns of trivialities to one of informing or really argumentative statement.

So far the campaign has been unprofitable; but undoubtedly the public has been thinking of the essential things. What is merely personal and trivial it disregards.

## China and the Money Trust

CHINA seems to be fast in the grip of the Money Trust. Six allied groups of great bankers—respectively American, British, French, German, Russian and Japanese—agreed, after much negotiation, to raise three hundred million dollars for the new republic—but on conditions that China considered humiliating, since the bankers proposed to keep a hand on the purse-strings. Rejecting this benevolent guardianship, China at length closed with the offer of a very respectable independent English banking house, which proposed to float a loan of twenty-five million dollars. The loan was brought out in London early in October, and less than ten millions of the bonds was subscribed for. Probably the security was sufficient, and the interest rate was five and a half per cent; but the bond-buying public preferred to stick by the Money Trust—by the great banks that were concerned in the first negotiation, and upon whose O. K. no doubt several times ten millions of Chinese bonds would have been quickly subscribed for.

The Money Trust, whether regarded in its national or international aspect, really makes its living by handling other people's money; and in the main it wants what the owners of the money—comprising millions of relatively small capitalists—want too. Its first want, for example, is security; and generally it is unfriendly to competition

with well-established standard enterprises, because that makes for insecurity. If you think this view is peculiar to Wall Street go into any country town and strike the cashier of the First National Bank for a loan to be used in setting up a competing bus-line. Perhaps the established bus-line either deposits with the bank or borrows from it, or both; and competition will make it weaker, either as depositor or borrower. Probably China, like the rest of us, will have to go back to Mr. Morgan and his friends.

## Inventors' Profits

MANY men who contributed invaluable ideas to the world have died poor; but hardly any of them expected to. If this distinction were kept in mind it would correct much loose talk about "commercialism." Great inventors have been no greater altruists than anybody else. If they failed to make a profit from their inventions it was generally because they had poor heads for business and not because they disdained money. Columbus, you remember, had a grand vision of crossing the Atlantic from which years of poverty and disappointment could not turn him; yet to the last minute he refused to sail except upon terms he had every reason to suppose would make him immensely rich. True, he purposed devoting his riches to an unselfish end; but Mr. Rockefeller does that.

The inventory of Wilbur Wright's estate indicates that the brothers have made over half a million dollars out of their invention of mechanical flight, which shows that besides being great inventors they were good business men; and the sound, practical sense which made them good business men materially helped them as inventors. We prefer to believe their invention itself was largely a very businesslike undertaking, with one eye to the profits. With nearly all important inventions, discoveries and great ideas in general, there has been some thrifty forethought as to the gate receipts. No better system of getting service out of men has yet been devised.

It is said the Wrights have retarded development of air machines in this country by rigid insistence upon their patent rights. Even if this is true, for the sake of finding out how to fly at all we can afford to go a bit slow in finding out how to fly better. A great many men do disdain money—that is, somebody else's money.

## Natural Monopolies

TWENTY-FIVE years ago American cities still believed in competing public utilities. It was thought desirable for a city to have two or three gas and electric-light and even street-car companies, on the theory that competition among them would keep prices down. Nobody nowadays believes in competition in those things, and advocates of competition as a universal regulator seek to except certain things from the general rule by calling them "natural monopolies"—a phrase which means mainly that the waste of competition and the benefit of concentration have been indisputably proved by experience in this particular field.

Practically the whole country of late years has come to regard railroad transportation as another natural monopoly. Everybody knows that for years there has been no competition among railroads as to rates, which are fixed at a uniform schedule by agreement among the roads. This is contrary to law, as the Supreme Court has so far interpreted the Sherman Act; but no one seeks to prevent it because every one realizes that actual rate competition among the roads would be a calamity. The Government itself, though attacking industrial combinations right and left, makes no attempt to force the railroads into rate competition. It seeks merely to see that the rates which have been agreed upon shall be reasonable, and with that the public is content. Both as to railroads and public utilities, combination and coöperation are universally regarded as natural and beneficial.

It is only in manufacturing and merchandising that concentration is regarded as unnatural and baneful; but in those fields, as President Van Hise, of Wisconsin University, has pointed out with much detail, competition, in fact, is breaking down. Our pure-food laws, for example, are an abandonment of the old theory that competition among manufacturers will secure to the consumer the best possible goods at the lowest possible price.

Every one will presently realize that combination and coöperation may be as useful and natural elsewhere as in gas manufacturing, electric lighting and railroading.

## Two Great Intellects

WE ARE obliged to take most philosophers on trust, but we are as sure of the intellectual preëminence of Kant as of the multiplication table; and we arrive at this assurance by an application of that pure reason which he himself immortalized by criticising. Not that we understand the famous Critique any more than anybody else does; but Kant, rising to greatness from most humble beginnings, lived more than twenty years in the same small German city with his sisters—who did not rise—and

never spoke to them or, so far as any one knows, even inquired whether they were alive. Not being interested in the crops or in servants' wages, he had nothing in particular to say to them; yet only a mind of colossal power and firmness could so pertinaciously have overridden the accidental circumstance that these uninteresting females were born of the same father and mother as himself.

We are reminded of Kant by hearing that Pierre Loti positively refused to make a speech at a dinner given in his honor in New York. No doubt there was nothing in particular that he cared to say, and the diners were secretly grateful for getting their food one evening in the year without the traditional infliction of verbal nothings. But when you recall that not one man in a million has the strength of mind to resist an opportunity to talk at any dinner upon any occasion at any place, and then remember that this was a dinner in Pierre Loti's honor, and in New York, you will realize that his refusal was a feat of stark intellectual power which fairly places him on a lonesome pedestal, like the great German philosopher. Both, by the sheer might of their minds, set aside a law of Nature.

## Cost of Living Made to Order

WE QUITE admire Prof. Irving Fisher's plan to regulate prices by regulating gold coinage. It is beautifully simple. Prices are very high now because gold, owing to enormously increased production of late years, is very abundant. When anything is very abundant it tends to become cheap. Thus, to get a loaf of bread or a pound of steak, you have to give more gold than formerly when it was relatively scarce; and when you pay any sort of money you are virtually giving gold, which is the basis of all money. Professor Fisher would lower prices by making gold more scarce—not by closing the mines, but virtually by increasing the weight of the gold dollar. As we should have fewer gold dollars, the purchasing power of each dollar would rise; but if it rose too much—so that farmers, for example, were getting too few dollars in exchange for their wheat—then Professor Fisher would decrease the weight of the dollar again; and in this way finally secure a perfect stability of prices year after year.

Of course the plan would not work, because many factors besides the supply of gold cause prices to rise and fall; and in any event the regulating process would lag several years behindhand. We admire it, nevertheless, as an interesting if somewhat extreme illustration of the modern spirit, which is not content to shoulder off any of our troubles upon Providence or Nature or the immutable laws of supply and demand, but would tackle every one of them with a high hope that human ingenuity and proper social action may work a cure.

## Newspapers and Truth

THERE is much less doctoring of news and far less "writing under orders" on the daily press than many people suppose. True, a great deal of newspaper writing is colored by the prepossessions of those who write and edit it; and so, for that matter, is nearly all writing. Taft papers will see a large and enthusiastic audience while Roosevelt papers see empty seats. Both were there, and there is no more deliberate dishonesty in the reports than in the views of two tourists of different predilections, one of whom sees fog in London while the other sees St. Paul's. The fact is that only in rather exceptional cases does a prosperous newspaper have any motive for lying. As a rule, it is indifferent to the subject-matter of four-fifths of its contents. The professional sense supervenes. Interest in the thing itself becomes subordinate to interest in the manner of reporting it. If the composite intelligence that forms the mind of every live newspaper could be analyzed, no doubt it would be found that the paper would rather get a big news beat than elect its candidate for president. There is undoubtedly a certain subservience to department stores—the largest advertisers; but usually all the department store wants is suppression of shoplifting items.

## Savings in Hard Times

HERE is the best consolation we can offer to a nation notoriously afflicted with high cost of living and extravagance:

During the five years following the panic of 1893, cost of living declined and extravagance was restricted, and savings deposits increased only two hundred and twenty-six million dollars, or thirteen per cent. But in five good-time years, 1902-1907, though cost of living mounted and extravagance flourished, savings deposits increased over nine hundred millions, or thirty-four per cent. The panic of 1907 lowered food prices and discouraged extravagance; also, it caused a decline in savings deposits. With 1908 cost of living rose and extravagance reappeared, but in the three succeeding years savings deposits mounted more than seven hundred millions, or twenty-one per cent.

Any one who tells you that hard times are good for a country because they lower food prices and teach people to save is drawing on his imagination for his facts.



# WHO'S WHO-AND WHY

Serious and Frivolous Facts About the Great and the Near Great

## The Herald Angel

CAME a message crackling—all wireless messages crackle; we have the word of the wireless authors for it—a C. Q., or a S. P. Q. R., or whatever the hurry call now is, from one of the trans-Atlantic liners nearing New York a few days ago. It said, in terms, that a doctor was to be hurried down the bay to meet the liner, and it was signed "James Gordon Bennett."

Naturally the message came to the New York Herald. All Mr. Bennett's messages come to the Herald, the Herald being the personal and exclusive property of Mr. Bennett and the natural depository for his messages, which it is understood are reasonably numerous from time to time. Well, the Herald boys had a series of conniptions—so many, in fact, that the Herald's own seismograph recorded marked disturbances in longitude Thirty-fifth Street, New York, and latitude Herald Square. It was known the Commodore was returning to his native land momentarily—and was he ill? Was the Commodore ill? Great Hevings! Enough things happen in that Herald shop when the Commodore blows in and is well; but if he should come when ill—ouch!

The doctor was dispatched—the particular one called for; and when the wireless was reread in calmer moments it was discovered the professional services of a veterinarian had been required. Hence the Commodore was not ill, for even in his most playful moments he would not issue a requisition for a horse doctor for himself! Whereupon there was much casting about to discover what was ill. Perhaps—direful thought!—it was the cow! No; on second thought it could not be the cow, for the cow comes to America with the Commodore only when the Commodore comes on his own yacht and does not patronize one of Mr. Ewan Justice's. Not even the maddest wag on the Herald would suggest that the Commodore would bring the cow with him on a liner!

So what was ill? It must be a what instead of a who. The animal-doctor part of it settled that. And what sort of a what was it? All was agog in and about Herald Square until the ship docked. Then Herald Square breathed a sigh of relief. The what that was ill was the Commodore's pet Pomeranian—Peruvian—Persian—Pomegranate—something that begins with a P anyhow—pup, which was suffering from tonsillitis, a most distressing disease for a pup to have, as all will agree. It is bad enough, goodness knows, when a Russian wolfhound has tonsillitis; but when a Pomeranian or a Persian has it—mercy!

So the doctor hurried down the bay and fixed the pup so it could bark comfortably and on the key; and thus the Commodore came home again. He really is getting to be quite a New Yorker, is the Commodore. This makes twice—or maybe three times—he has been here in the last couple of years. It used to be he came only about once every three years; but now he is getting real chummy with his editors and drops in every once in a while—dropping in on the editors and dropping some of the editors out almost at one and the same time. Life in the Herald shop is pleasantly uncertain when the Commodore happens along. Nobody knows whether he will be fired or promoted; and thus reporting and editing up there have a certain zest that is lacking elsewhere on other papers where the proprietors stick round more or less.

## The Fun of Long-Distance Editing

THERE has been considerable talk in the halls of Congress and elsewhere of late years about newspapers controlled by the interests, the money devil, Wall Street, the predatory rich, and other undesirable controllers who "taint the news." That's it—taint the news! Admitting it can be said of a good deal printed in the newspapers that it 'tain't the news, 'tain't, taint—a man should be sentenced to solitude, immured in the Taft headquarters, say, for that—that ails it, but other things. However this is neither the time nor the place to uphold the purity of the press. What I have in mind is this: Albeit there has been considerable yawp along the lines aforesaid, there has been no yammer that I ever heard about any interest, corporation, combination or coalition whatsoever controlling the New York Herald save such as is vested in the person of James Gordon Bennett.

You may be totally at odds with Mr. Bennett's ideas of how a newspaper should be run; you may deprecate his production; you may even scold him for some of his little quirks and quips; but whether you are at odds, whether



PHOTO BY SAMPSON, NEW YORK

He Does What He Daffydil Pleases With His Own Property

you deprecate or scold, you take none other to task than Mr. Bennett himself, if you have a proper understanding of the situation. It's his paper and he runs it to suit himself. If you do not like the way he runs it you can find other papers—plenty of them. But, so far as the Herald is concerned, the whole works, from the owl that winks its eye on the roof of the New York building to the letter from The Lady from Philadelphia, which has been the leading editorial feature of the Paris edition for twenty years—that same letter inquiring how to reconcile Fahrenheit and centigrade—it is all Mr. Bennett's own.

Men have frequently come into the Herald office and men have even more frequently gone, but there never has been a minute since the elder Bennett died that the younger Bennett—of course he's not so young now—has not been the boss. It's his Herald. If you like it he does not care. If you do not like it he cares less. As an example of a person who does what he daffydil, dad-blamed pleases with his own property the Commodore has a record that is unsurpassed in all the annals of journalism.

You see, as I may have intimated, the Commodore does not live regularly in New York. He keeps a house in New York, and there's no telling when he may take a notion to run over and sleep there for a few nights; but, as a general place of residence, he long ago selected Paris. He was the first of our long-distance editors. Since he began getting out the paper in New York, via cable from Paris or whatever port of call he was sojourning at, other editors and proprietors have imitated him; but none of these has worked at it so long as the Commodore, and none has had the nerve to stay away more than a few months at a time. It makes no difference to the Commodore whether he stays away a year or six years. He knows, and so does everybody else, that each morning his kind of a Herald will come out and each afternoon his kind of a Telegram; and, knowing that, he issues a few instructions from time to time, pointing out just what his kind of a newspaper is.

He is quite finicky about it too. When the Commodore gets interested in a subject he immediately concludes that the rest of the world is interested in the same subject, and he prints reams about it in his paper. And when he is not interested in a subject he refuses to print anything about it. The list of Don'ts! in the Herald office is so long they have to run it with a card index. Many a man, incurring the Commodore's dislike, has been blotted out of existence,

annihilated, eliminated, by an order from the Commodore that his name shall not appear in the Herald. So far as the Commodore is concerned, that settles it. It is all off! If you can't get your name in the Herald, rules the Commodore, you are as good as dead. And the odd part of it is that he believes it.

He has been in the closest touch with his editors ever since he went away to Paris. Nothing is done in that shop that is not put up to him. He decides all questions—save those of routine—and he issues all orders. He uses the cable constantly; and when a cablegram comes in from him there isn't a person in the place who doesn't hurry to do what is required, no matter what the requirement may be. He may be in Constantinople, or in Labrador, or in Bucharest, or at Nice, or in his yacht anywhere on any of the seven seas; but if there is a cable station handy he knows what is going on in the Herald office, and he does a good deal of the going on himself.

There are very few people in this world who can do what they want to do. Most of us spend our time doing what other people want us to do; but not so Bennett. He does what he wants to do. If he thinks it is a good scheme to put his editor to running a press he puts him there. And if he has an idea his head stereotyper would make a good art critic, the head stereotyper takes up the work of criticising art. This may seem absurd—but is it? A head stereotyper may get a new view on art; and what is more to be desired than a new view of an old thing?

There never was a man in the editing business who was more definite than Bennett. He is absolute. Also there never was a man who had or has more fun running a paper than he. Being in ownership and control of a great newspaper, he does what he likes with that paper; and it is probably the correct view that many of the curious things he does and has done are for his own amusement. There have been cases when men have taken much enjoyment out of life by joking the public and affecting to be serious about it. My own opinion of James Gordon Bennett is that he is a great practical joker, and that the butt of his jokes is the world at large.

Still he has his serious side. When he makes up his mind that a local disturbance in Korea, for example, is world-enthraling news, he spends money lavishly to convince the world that it is world-enthraling news. He may not make this apparent, but he thinks so himself. Having a medium for the expression of his news and editorial convictions, he expresses both in that medium in such manner as he sees fit.

He is pleased, no matter what other opinion may be and that seems as it should be; but there are so few of us who can get past with that line of performance!

## Three Sentences Ahead

THE Georgia law requires that the charges of a trial judge to the jury shall be taken down by a court stenographer. An old judge, who was accustomed to make about the same charge in every case, was hammering away one day when he looked over his desk and saw that the court stenographer, who had been out the night before, was fast asleep.

"Wake up there, Mr. S.," thundered the judge, "and take down the charge of the court!"

"Oh, go 'long, judge!" protested the stenographer. "I am three sentences ahead of you now!"

## Tit for Tat

D. R. A. H. WATERMAN, of Chicago, who is the husband of Cissie Loftus, attended the wife of his pastor, who was dangerously ill. The patient recovered, and the pastor was grateful for the unremitting efforts of the doctor.

A month or so after his wife's recovery the minister met the doctor on the street.

"Doctor," he said, "I have had no bill from you. Please send me one."

"Oh, that's all right!" smiled the doctor.

"But, doctor," insisted the minister, "I feel strongly in this matter. If there is any one debt I owe it is to you for saving my wife. You were so good —"

"Now look here!" interrupted the doctor. "Let it go. The fact is, I didn't work any harder to keep your wife out of Heaven than you work all the time to keep me out of hell—and we'll call it square!"

# Bucking the Landlord

By I. K. FRIEDMAN

BETWEEN the landlord, who is determined upon getting as much as he can, and the tenant, who is bent upon paying as little as possible, there is being waged an everlasting war for profits. And in this war the landlord, entrenched firmly behind the thing coveted, usually has every advantage on his side; for possession, in the battle for higher rents as well as in the law, constitutes nine points. If the tenant wins against odds his victory may be ascribed to an unexpected turn in events that has taken the power out of the hands of his adversary and shifted it into his own; or else it may be traced to the exercise of superior wits and the capture of one after another of the nine points by a shrewd manipulation of his weaker batteries. If the tenant gains five out of, say, a possible ten points there will be telling concessions in his favor; and if he gains them all he will have Mr. Landlord where Mr. Landlord had him—at his mercy.

Some time ago, to illustrate, a certain Chicago jeweler—we may call him Smith and let him go at that—was dickering with one Brown for a small corner on the ground floor of a skyscraper that commanded one of the city's busiest thoroughfares. Smith schemed and planned to get the corner for twenty thousand dollars, which was all he thought he could afford to pay if he was to show a profit at the end of the year that would be in proportion to his investment and his efforts; while Brown, who knew how badly Smith wanted it, held out stoutly for twenty-two thousand five hundred dollars, which was just that much more than he had been offered by anybody else. The jeweler felt that the twenty-five hundred dollars was a heartless extortion, and lustily did he roar against the payment of it; but the owner met all his hot objections and his ceaseless outpour of arguments with the unvarying rejoinder:

"There may be a grain of truth in what you say, Smith, but then I count that the entrance from the store into the hallway of the building is worth twenty-five hundred dollars at the very least. It means that much more trade to you. You can easily make a showcase out of the upper part of the door, put up a display and catch lots of trade that you would miss if you had only the window that faces the street."

## When the Tables Were Turned

Smith, who could find no other site that satisfied him nearly so well, finally capitulated, resolving to trust a little to chance to come out of the long end of the horn. He deeply regretted that decision before long, for somehow the location did not come up to his expectations; and he found at the end of the first twelve months of his six-year lease that he was cutting a hole into his capital instead of adding to it. He was working for the landlord instead of for himself, he complained bitterly, and was finding the job hard and mighty unprofitable.

He was wondering what in the world could rescue him from financial disaster when the astute Brown woke up to the fact that he could increase the value of his building by a good hundred per cent if he annexed the edifice next door to his own skyscraper, which rose disproportionately high in the air for the space it covered on the ground. Accordingly he made the annexation—made it, as he did everything else, at a bargain; but, when the bargain was completed and the plans drawn up by the architect for the amalgamation of the two buildings, Brown learned to his horror that the door which led from Smith's store into the hallway thrust a barrier in the way of the completion of that enterprise. The barrier would have to be knocked down or sealed up before an elevator system adequate to serve the demands of the proposed structure could be installed. Money would undoubtedly remove it—money in the shape of a bonus to Smith; but money was the last thing on earth that Brown was ever willing to sacrifice, and the first thing on earth that he demanded should be offered as a sacrifice unto him. He wanted to close that door, which stood open for Smith at an annual cost of twenty-five hundred dollars, by a mere act of courtesy as it were. It would be mean of Smith if

he did not consent, especially since he must have found out by now that the door was an illusion and added nothing to his trade. He marshaled his arguments and prepared the speech that was to convince Smith of the reasonableness of his request; then he called on him and, after the purchase of a silver trinket, declared the object of his visit. Before the jeweler had the chance to express any disapproval, Brown ended with:

"You know, Smith, I'm the sort of landlord who wants to do everything on earth to help his tenants. I've always held their success is my success. They prosper and I prosper. I can't afford a failure any more than you can. It hurts the building; and the more I think it over the more I'm forced to conclude that the door in the hallway is an eyesore. It looks too much like a cheap bid for trade—as if you couldn't get 'em in at the front and were trying to pull 'em in at the rear."

Whereupon Smith wagged his head knowingly and smiled sarcastically. His heart beat fast and high. At last he had the curmudgeon just where he wanted him! His turn was here.

## A Tailor's Profitable Suit

And Brown saw that smile in terror. An appeal to the hard-hearted wretch he recognized would be in vain. Smith was mercenary. He could be touched only through his purse; and, taking a different tack, Brown sailed in the direction of the fellow's cupidity, with:

"Of course, Smith, I know just what the closing up of that door will mean to you in the way of inconvenience and bother. The workmen, like all workmen, will make a mump. They wouldn't be good mechanics if they didn't. I hate dirt and disorder just as much as you do. I've been in the retail business myself and I know just what that means; and though there are lots of landlords who would expect their tenants to put up with all that for nothing, thank Heavens! I'm not one of 'em. No; the trouble with me is I go to the opposite extreme. To prove it I'll write you out a check for five hundred dollars for the favor of letting me seal up that door. Come now, isn't that liberal?"

"Yes, it's liberal enough—for the muss!" scoffed the jeweler. "But you've forgotten something else—quite accidentally, I presume."

"What else?" asked the other nervously. "A little conversation. I have the funny habit of jotting down on paper all talks I hold about my business affairs; for my memory is weak. This particular dialogue that passed between you and me on the subject of that door will interest you." And, so saying, Smith drew out of his vest pocket a small Russia leather memorandum book and, turning its pages until he unearthed the passage of Brown on Doors, read that classical quotation to the author of it.

"Well," said Brown, coloring from the effort to extricate himself from the trap built by his own words, "that was all true enough when I said it, but things have changed since then. The character of this corner has improved immensely. The high-class stores have moved on this side of the street; the cheaper stores on the other. Now if you happened to be located across the way what I said would still hold good; but —"

"Thanks for the information!" interrupted the sarcastic Smith. "I can't be grateful enough to you for putting me wise. I intended to ask you only twenty-five hundred dollars a year for the door, which is what you asked me; but if the value of the property has enhanced so much it ought to be worth twice as much. Five thousand is what I want now—not a penny less!"

"I ain't a-going to be held up! I ain't a-going to be held up!" roared Brown lustily. "I tell you right now I ain't a-going to be held up!"

"I'm not trying to hold you up," objected Smith quietly. "I know a model landlord when I see one and I treat him accordingly. What I said about the value of your information was only a joke. To be candid with you, I've found out that



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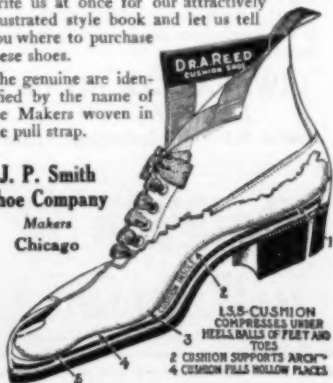
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J. P. Smith  
Shoe Company  
Makers  
Chicago



you put altogether too cheap an estimate on the value of that door. For months I've kept tab, and—would you believe it?—at least two customers come into my store through the hall for one who enters by way of the street! You can see from the nature of the situation that it would be money in my pocket if you sealed up the street door and left the hallway open."

And Brown finally closed the door at Smith's price—on his own face!

Nor is strategy like Smith's uncommon. Without end, one might relate incidents in which the lessee has turned against the lessor the latter's chief weapon—possession!

Take the case of Greenleaf, the tailor, which real-estate men consider striking enough to honor by a permanent place in their annals. Greenleaf had a long and cheap lease on three rooms in an old-fashioned, tumbledown office building in Chicago. The owner of the structure died and his more progressive heirs decided at once that it would prove profitable to tear down the gloomy old pile and erect an up-to-date skyscraper in its stead. Greenleaf was the one man on the premises who had a lease that ran years beyond the date fixed for dismantling the rookery, and when the heirs called on him to suggest that they would be glad to accord him the boon of canceling what must be a burdensome obligation the little tailor shook his head. He never wanted to be relieved of his duty to others; and, as a matter of principle, he could not think of permitting others to make light of what they morally owed him. When his visitors asked what value he put on his principles in cold cash, Greenleaf returned that it would take time to figure it. There were so many elements that entered into the problem. His place had proved a veritable gold mine and he was getting too old to rush about prospecting for another that might prove as profitable. There was the question of risk too. Suppose he invested in what he thought was a second bonanza and it turned out to be a gold brick—who was to reimburse him?

And the heirs, seeing they had a hard man with whom to deal, offered him three thousand dollars—an indemnity that was more than fair, and double what the accommodation was worth—to cry quits and move away his gas stove, his goose and the few rolls of cloth that were his entire stock in trade and the larger part of his capital.

"Three thousand dollars!" exclaimed the tailor. "Ain't you ashamed! Three thousand dollars! It wouldn't pay one-third of what I would lose in one month in trade on account of moving from one place to another. You offer me eighteen thousand dollars and there wouldn't be no quarrel—not that I wouldn't rather die right here; but—"

The heirs screamed: "Hold-up!" To which Greenleaf's only retort was a shrug of his round shoulders and the remark: "If you would want a man of my age to be a rolling stone you must pay him for rolling. I don't do it for nothing—no, sir!"

### When Wit Won the Day

The heirs, refusing to submit to the barefaced extortion and failing to budge him by reason, started to smoke him out. The moment the other tenants left the building they put a gang of men on the roof to begin dismantling the structure from the top downward, quite as if oblivious of the little tailor and his squalid shop. Greenleaf retorted in kind by bringing suit for damages for the willful interruption of his business. With picturesque unveracity he claimed that his landlords sat on the roof and threw bricks at the heads of all customers to scare them from putting foot on the stairway that led to his shop. However the tearing down proceeded at a rapid rate, and soon nothing remained of the antique pile but a fragment of the staircase and that part of one floor which the determined Greenleaf defended. And defended is the word, because the tailor, armed to the teeth, declared himself ready to slaughter whoever should force an entrance into his shop, which now served for his kitchen and bedroom as well. The army of the opposition was warned at this juncture by its lawyer that it could legally carry the attack no further, and it surrendered with what grace it could to the exuberant tenant, who retired and lived happily ever afterward on the profits of his valor and his stubbornness.

Robinson, a haberdasher, started out with all the points in the game against

him and bested his landlord by the sheer strength of his originality and his wit. He had started business in an obscure corner of the town, and by the exercise of this same wit and originality had forced it into a fair degree of prominence. The landlord, after the manner of landlords, argued that, though the corner might have been worth comparatively little when Robinson took it, there was no reason why it should not be worth comparatively more now that Robinson had it. Therefore on a day he thought opportune our landlord dropped as if accidentally into his tenant's shop, watched the ebb and flow of trade in silence for a while, and then remarked with suggestive emphasis:

"Well, Robinson, this is a beautiful store you've got here. I must confess I hardly recognized what a fine place it was when I leased it to you. Of course you'll be prepared to stand a fair raise when you sign up on the first of next May?"

"No raise is fair!" replied Robinson hotly. "It was my brains that made this corner and you know it."

"I'll admit that for the sake of argument," replied his unwelcome visitor; "but would your brains be worth as much to you in any other locality?"

"And I'll admit that, too, for the sake of argument," retorted the haberdasher; "but would this locality be worth as much to anybody else without my brains?"

"I see we'll never agree on that point," put in the landlord, "and I don't know just how essential it is that we should. The main thing is that I've got an offer of almost double what you're paying me from a wide-awake druggist. He stands ready to close tomorrow."

### Outbluffing the Landlord

Robinson, who had a cheap lease and whose very life depended upon keeping it, collected himself and, though trembling inwardly, replied without a quiver:

"A druggist! He can't even get people to come into this joint and look at the city directory. He'll be lucky to be able to give postage stamps away. At the end of his first six months all you'll find to attach for back rent will be a box of powders to cure the headache that fellow caused you by busting."

"Very well," smiled the landlord; "if that's your way of looking at it I'm satisfied. Only I wanted to be fair and give you a chance to renew before I closed with him. It's almost March now, and the first of May isn't far off."

"Far enough off to let me look for a better location," returned Robinson quietly, dropping the discussion to wait on his trade.

Just the same, take what pains he might to conceal it, the landlord had bluffed him. He had no means of knowing or of ascertaining whether or not this story about the druggist was related in good faith. Caution, however, advised that it would be better to assume the story was true and to act on that theory. If the landlord's threat, then, was but a bluff he would be prepared to meet it; if it wasn't a bluff his position, on account of having taken precautions in advance of an actual condition, would be the stronger.

Inspired by this idea the haberdasher sought a friend who recently had been appointed the manager of a theater, the construction of which had not been quite completed, and made him an offer for a store on the ground floor of the building.

"As the plans now stand," answered this friend, "I'm pretty sure we won't rent any lobby space for stores. But just to make sure and help you out I'll telegraph to the owners in New York and let you know what they say."

That very day the answer came by wire that under no consideration would beauty be sacrificed to profit; and the haberdasher after reading the telegram asked permission to keep it a while.

"Certainly," consented his friend; "but for what in the world do you want it?"

"I want to show it to my landlord."

"To show it to your landlord!" exclaimed the other, puzzled. "He'll surely boost your rent if he reads that!"

"If he sees it and reads it, yes—if he sees it and doesn't read it, no; and that's where I take chances," returned the haberdasher curtly, putting the message in his pocket and disappearing with it toward the office of his landlord. Admitted into the presence of the master of his fate, he remarked: "I just called to tell you that at my request

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Not a single fiber of wool touches the skin—all the wool is outside—in a light weight outer fabric which will keep out the cold without irritating the skin—joined by firm, widely-spaced stitching to a soft inner lining of thin cotton.

Duofold can't scratch—there isn't a thread of wool in the inner fabric. The woolen outer fabric keeps the natural heat in and the cold out—it draws the perspiration through the cotton lining, absorbing it, and thus doing away with the clammy stickiness of the heavy all-cotton garment.

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This "Protector" Gauntlet is built for fit and wear, of soft yet strong and durable horsehide. For railroad men, lumbermen, farmers, teamsters, etc. All sizes, per pair \$1.75 and \$1.50.

## Hansen's Gloves

give that personal service represented in the Hunting Mitten below. Keeps the hand warm as toast, and there is no danger of bungling, for the free finger insures a quick pull on the trigger. Note the snug-fitting knitted wristlet—cosily lined with llama wool—\$1.75.

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the manager of a large new theater that is just being completed telegraphed to the New York owners my offer for space in their new building. Here's their answer. Do you want to read it?" He drew forth the telegram.

"No; I don't know that I do," yawned the landlord. "Suppose you pay me five hundred dollars a year more and stay where you are? The druggist offers me an advance of over triple that amount, but in this age we have to make some concessions to brains."

"I won't pay you one penny more!" averred his visitor stoutly; and, seeing that the advantage was now all on his side and deciding that he would be a fool not to make the most of it, he turned to leave. The landlord, drawing a blank lease out of his desk, called him back.

Desperation has been the mother of many inventions besides that of Robinson. It suggested to Hartley, the tobaccoist, a campaign that was quite different in its nature from that followed by any other of the valiant generals in the war of rents. Hartley fought for a strategic position where he could give up what he did not want to keep; whereas his peers had maneuvered to keep what they did not want to give up. He had made the fatal error of leasing a store whose rent was altogether too high for his business to maintain. In this one item of rent alone he figured he was losing over two thousand dollars annually, and the loss was taking such liberties with his capital that it put fear in his heart. Again and again he interviewed his landlord, put the condition of affairs frankly before him and begged to be released. In vain!

Just when things looked darkest there turned up an out-of-town cousin of the tobaccoist, whose quest was a location for another branch of his chain of prosperous retail shoe stores. Hartley's corner suited him and he offered to take it off his luckless relative's hands at the rent he was then paying; but even so, despite the fact that he would be protected from all loss on the score of vacancy, the landlord refused to let the tobaccoist surrender his lease. "I'm afraid of that shoe man—he's got too many irons in the fire now," he argued. Then it

was, and only then, in his utter desperation, that Hartley had recourse to guile.

"Offer him two thousand dollars a year over what I'm paying," pleaded Hartley with his cousin after the birth of his inspiration, "and we'll see how it works."

"Works!" exclaimed that astounded relative. "Of course it will work—for you! But where in thunder do I come in?"

"Oh, I'll protect you all right," returned Hartley unabashed. "I'll pay every cent of your rent above what I'm paying now. I've got a scheme. It will work like a charm too—don't you lose any sleep over it either."

The cousin listened to the outline of the scheme and showed that it had his full approval by fulfilling Hartley's request to the letter. A day or two later the landlord turned face suddenly—sympathy was his pretext—and offered to cancel the lease of his unfortunate tenant. It was Hartley's turn to be stubborn now.

"I can't account for it," he explained to his nonplused landlord, "but the truth is that business has improved with a jump. Possibly people that never smoked before are smoking now—or it may be that those who smoked before are smoking twice as much now. It's remarkable anyhow."

The landlord argued—Hartley dickered; and the long-drawn-out process ended finally by Hartley's agreement to vacate the premises in consideration of a premium of fifteen hundred dollars for each year of his unexpired lease. In the end his cousin agreed voluntarily to split the difference with him; and thus, for the inconsiderable loss of two hundred and fifty dollars, did the shrewd tobaccoist rid himself of his oppressive burden.

It may have developed, out of all the foregoing, that guile is one of the elements that enter into the making of that complicated quantity—rent. Just in what proportion or with what frequency it enters is another question. Certainly, however, it is too variable and unreliable to be accounted, like supply and demand, a constant factor. But it does operate here and there, now and then; and, other things being equal, a little of it may go far toward besting a landlord not open to other methods of persuasion.

## STARLIGHT—NICKELPLATED

(Continued from Page 15)

A cottage a story and a half high, with a screened-in veranda and a red and white and green and yellow garden, nestled in a little hollow just off the road.

"Look!" he cried. "For sale—five hundred dollars down and easy payment—see owner within." . . . Wouldn't we — Wouldn't that be a chance for a fellow if he had the money?"

The tender implication came so suddenly that her face colored as pink as the heart of a new-opened morning-glory.

"Look!" she whispered. "It's got a honeysuckle vine and a well with a tin dipper an' a place for keepin' butter an' eggs."

"An' see down there!" he cried, grasping her arm—"a place for chickens an' a two-story henhouse."

"Oh-oh-oh!" she said. They lapsed into conscious silence and trudged the grassy margin of the road.

The fanfare of a brass band came to them; an unexpected bend disclosed the grove, with the boles of the trees painted white halfway up. Flags fluttered, children shouted, the tehee from a peanut vender's machine and the earthy smell of unsunned soil smote them. Miss Grogan caught her breath with a little intake.

"Look at all them trees!" she cried.

Mr. Demsey bought tickets at a small, gayly flagged stand and returned glowing.

"Say," he cried, "you oughtta see: there's just crowds in there already—an' swings and ponies fer rent, so you can ride round the track. Bless me if I ain't thirsty enough fer one of them pink soda pops right this minute!"

Miss Grogan's fingers closed over his right forearm with childlike tenderness. The Aeolian harpstrings of her consciousness were singing some inner melody; the heady June air cocked her footsteps and tilted her chin. The Quick Lunch Room belonged to a planet apart from this hebdomadal world. They had popcorn and licked each sticky finger with juvenile fidelity. They rode round the track, clinging with noisy shrieks to small heaving burros whose sides were like motheaten plush.

Miss Grogan wriggled into the plank seat of a swing—feet outstretched and hands clinging to the rope supports. Mr. Demsey pushed her far out into the air and rushed beneath the swing, shouting as he went. The wind rushed in their ears and she whizzed so high that the toes of her shoes brushed the branches.

"Let the cat die!" she cried with delight and fear in her voice.

When she slowed down she was pleasantly dizzy and they strolled down an embankment toward a soda-water stand.

There she met a friend with whom she had once been employed in a Sixth Avenue department store.

"Well, if it ain't Annie Grogan!" They embraced and stood off, regarding each other.

"I ain't seen you fer two years, Lulu. What you doing now?"

Her friend lowered her china-blue eyes and the veiny red of her cheeks deepened.

"Lord!" she cried. "I been married a year. There's Charley over there now unpackin' that lunchbasket. Me and him was keepin' company when you left the store. . . . Oh, Charley!"

A young man with a plaid necktie and a Celtic face slouched up. Crude introductions were exchanged, Miss Grogan presenting Mr. Demsey with some pride.

"I ain't at the counter no more," she explained; "I'm waitin' table."

"Honest now!" exclaimed her friend. "And how do you like it?"

"Just fine," said Miss Grogan, glancing out of the corners of her eyes at Mr. Demsey.

"I ain't seen none of the girls since I'm married." She turned to her hulking husband. "My old man keeps me busy."

He snickered and reddened, but his hand, with black rims about the fingernails, closed over his wife's, which hung at her side.

"Come and see me, Annie; we got a swell little flat on Ninth Avenue, right over Libbey's drug store where we used to pass every day."

"Much obliged," said Annie; "I'll be pleased to."



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After they separated Mr. Demsey stared with ox-eyed softness at the retreating pair. "Gee!" he said. "That kinda gets a fellow to wishin' things, don't it?"

Only her soft breathing answered him.

"Let's play beanbag," she cried suddenly.

He fished a checked-calico-covered bag from his pocket and tossed it lightly to her, clapping his hands for a return.

"Come on," she cried, "do like you said. This is a real picnic; take off your coat, roll up your sleeves and play ball!"

He jerked back the garment as if he would peel it off. Something flashed in the sunlight, and he clapped his hand over the upper lefthand pocket of his vest. Then he wriggled hurriedly back into his coat, with confusion writ across his face.

"This way's all right, kiddo—I ain't hot."

The gnawing within her bit sharply. Regarding him as he stood there with the sunlight flecking upon him through the trees and a ramp of his dull black hair fallen over one eye, she repeated to herself the requiem that was firebranded in her memory—heavy and stocky build, swarthy complexion, raven hair, gray eyes, prominent teeth and cheekbones.

The bag fell heavily to the ground. She picked it up with nerveless fingers.

"Come on," she said dully; "beanbag ain't no fun."

"What's the matter, kiddo—tired already, are you? Well, it's lunchtime—let's get something to eat."

Long narrow tables were set under the trees, with benches on each side. He found them a place at a half-occupied table opposite a large ice-water tank.

"Oh, let's not sit there," she complained; "it's so wet and there's bugs."

He pushed her ahead of him and slid into place after her.

"This is all right, little one," he said.

He ignored her growing displeasure and delved deep into the mysteries of the lunchbox.

"You're sure some little lunch-fixer," he cried. "Here, have one of these ham sandwiches and a hard-boiled egg."

Miss Grogan bit into her sandwich with sullen lips.

A warmth crept over her—she felt a gaze burning through her lowered lids and, looking up, she encountered the amused eyes of Mr. Rump regarding her across the table. She blushed in surprise and lowered her eyes again. She had a reticence about meeting away from her shrine those whom she served, but Mr. Rump smiled and showed many teeth behind his black mustache.

"Howdy?" he said, including Mr. Demsey in the greeting. "Great day for a picnic; this kinda makes the Quick Lunch Room look like a bad penny—don't it?"

Mr. Demsey radiated great good nature.

"Here, neighbor, you got one of them ready-made lunchboxes from the counter over there—ain't you? Have one of these ham-on-ryes like mother used to make."

Miss Grogan regarded Mr. Rump surreptitiously. A recollection of the avowed Mrs. Rump's eagle eye caused her a momentary spread of wings like a mother bird who covers her nest, but she noted with a relief and lightness that the place beside Mr. Rump was vacant, and she smiled at him until her eyes narrowed to mere slits.

"Do have a ham-on-rye, Mr. Rump," she amended.

"Don't mind if I do," he said, burrowing in his folding pasteboard box and handing her a small green apple in return.

Mr. Demsey and Mr. Rump exchanged eloquent repartee across the table on the relative merits of picnics in general, Sunday liquor laws and homestead land values in Oklahoma. Their conversation batted back and forth. Miss Grogan sat quietly and nibbled her ham sandwich and sipped sarsaparilla from a glass that sweated on the outside.

The damaging evidence of the morning, the episode of the beanbag and the glint of something bright over the upper lefthand pocket of Mr. Demsey's waistcoat had damaged her spirits too.

After a while Mr. Demsey turned toward her solicitously.

"Whatcha so quiet about, Annie?"

"Maybe she's in love," volunteered Mr. Rump.

"Aw, Mr. Rump, any old time I am."

Miss Grogan closed her lips over a golden pear. "I was just thinkin' that this place has got it over the Quick Lunch Room like a tent."

Mr. Demsey regarded the pear with the little mouth-shaped bite removed.

"Gimme a bite of your pear—it'll taste so much better," he pleaded.

"Silly," she said, holding the fruit up to his lips.

Mr. Demsey leaned across the table suddenly and pumped Mr. Rump's arm heavily up and down.

"I guess she ain't got us eatin' out of her hand," he cried.

Mr. Rump jerked his hand away angrily, and Miss Grogan turned pained, grieved eyes upon her companion.

"Well, ain't you rough and rowdylike!" she admonished.

"I wanna put some real oldtime picnic fun into this party," he exclaimed with undamped ardor. "It ain't every day I get in the country."

They all laughed in restored good nature.

After lunch, at Mr. Demsey's invitation, the three of them strolled down to the pond's edge. They sat on rustic benches and regarded the land and waterscape with urban fascination. The glare of the sun squinted their eyes, dragon flies skimmed over the surface of the semi-stagnant water, and insect life buzzed and hummed above their heads. Mr. Rump sloughed deep down on the bench and pulled the brim of his hat over his forehead.

"Nothin' does one good like a day in the country," he reiterated.

"Yep," agreed Mr. Demsey.

"Does a fellow good to get away from business—don't it?"

"It sure does."

There was a pause. Miss Grogan leaned forward as Mr. Demsey remarked:

"I guess you work near the Quick Lunch—don't you?"

"Yes," replied Mr. Rump. "I'm in a shippin' room."

To her chagrin Mr. Rump did not return the question. Instead he looked across the water speculatively, regarding the fertile stretch of country. The red slate roofs of what might have been a country estate showed through the trees.

"That's a swell place over there," volunteered Mr. Rump. "Biggers, the hair-tonic man, lives in it."

"Let's walk round and see it," cried Mr. Demsey, suddenly alert.

"I seen it this morning," said Mr. Rump. "Aw, come on and be sociable—it ain't far."

They dilly-dallied round the small lake and off into a well-shaded path. The house and stables loomed suddenly before them. A palisade, more coping than wall, inclosed the estate. They seated themselves and let their feet dangle.

"Oh," cried Miss Grogan, "ain't it grand!"

The long low housefront faced them from a gentle slope of terrace; four ornamental caryatids cut in marble upheld the portico and shone in mezzio-relievo against the pink granite background. The smooth lawns and slopes might have been uncut velvet; gardeners were busy stringing many-colored lanterns among the trees; small tables were being unloaded from a van and placed at regular intervals over the lawn.

"Looks like there's goin' to be a party or somethin'," said Mr. Demsey, almost wishfully.

"Wish I had what it's goin' to cost. It don't look right for the rich to be throwin' it away this way when the price of one night would put fellows like us on our feet."

The yearning and the rebellion of the communist were in Mr. Rump's tones.

"It is kinda tough, ain't it?" agreed Mr. Demsey.

Mr. Rump ran searching, scathing eyes over the whole scene—a liveried servant opened a side door and called an order to a gardener. He watched him carefully until the door closed after him again.

"It's dead wrong," he said.

But Miss Grogan's eyes were bright as summer. She leaned over the little coping and plucked a spray of geranium from a white urn.

"Ain't this pretty?" she said, laying her warm cheek against the blossom. "I love flowers, I do." She turned her back without a regret upon the granite magnificence and retraced her steps down the lane, nursing the flower and smiling.

They returned to the grove and soon Mr. Rump lost himself in the crowd. The heat of midafternoon descended over Sankey's; picnickers spread newspapers on the stubby grass and browsed and lolled about. One youth lay flat on his back with his hat over his eyes, and a tawny-haired girl with her shoulders propped against a tree read from a newspaper and fanned him.



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Lunchbaskets were covered and placed at a safe distance from children; babes slept heavily in mothers' arms; the peanut whistle and the games persisted, but with waning vigor.

"You ought to be hot in that heavy coat, Mr. Demsey. Don't you want to make yourself comfortable?"

"I couldn't be nothin' but comfortable when I'm with you. Say, Annie, I wonder if you like me as much as I like you."

"How can I tell," she flashed back at him, "when I don't know nothin' about you? Why, I don't even know where you work. That ain't no way for a girl and a fellow to keep company."

"Kiddo," he said, "you're sore at me, ain't you?"

In the calm, shady retreat they had found for themselves his hand closed softly over hers.

Tears welled in her eyes and her throat was strained and tight. She let his fingers rest on her passive hand and then drew it away.

"Are you sore at me, kiddo?"

She twisted her handkerchief and looked out over the softly outlined hillocks.

His hand crept back to hers.

"Gimme a little time, Annie. I ain't the worst sort of a fellow. You just gimme a little time and I'll show you."

The sudden birth of her doubts into certainty sickened her for a moment.

"Gimme a little time, Annie," he pleaded.

She turned swimming, sympathetic eyes upon him.

"Oh, Jim," she whispered; "we gotta find a way out—we gotta."

She let herself half swoon against the luxury of his protecting shoulder.

"Annie, dear," he said.

Her mind was suddenly as passive as the hand that rested in his. Love was eternal and crime merely temporal.

"You can tell me, Jim. I ain't no snitch; you know that, don't you? I'm all for you. . . . We'll begin again right."

"You're some little girl," he said, reading into her eyes. "You just wait; things are comin' our way." He sighed and rose to his feet.

"I ain't no snitch, Jim," she repeated insinuatingly, tugging at his coatsleeve in ill-repressed eagerness.

"Say," he cried, "they're throwin' quoits down there; let's go watch 'em. I used to be some little player myself. They used to have indoor quoits in the Seventh Avenue hall."

Life was suddenly as bitter as tansy. She rose wearily to her feet.

"Aw, no," she said; "I wanna go home."

He regarded her in some surprise.

"Yes, I wanna go home," she repeated shortly.

They walked silently in the direction of the gayly flagged ticket box. Her erstwhile crisp dress hung in limp folds; there were grass stains about the flounce and her hair had lost some of its maternal crimp; in fact Sankey's Grove was generally out of crimp.

Empty soda and sarsaparilla bottles were strewn about; tired mothers pattered and scolded and soothed noisy broods; young girls and young men showed signs of wear and tear as well, but for the most part their faces were happy.

One girl with ocean blue eyes and a blue saten blouse to match limped badly in a too-tight shoe. The young men wove their hands together in a basket and carried her shrieking and protesting up and down the grass.

Mr. Rump, white-shouldered with dust, suddenly cut into the path ahead of them and wandered down to the car.

"Come on; let's hurry," said Mr. Demsey.

They retraced their steps along the dust to the station. The late sunlight lay wan and yellow at their backs and by the time they arrived at the little station the rays were gone entirely; the sun flamed to a low red ball and dropped into a vivid pink horizon.

The drone of a summer evening was suddenly over the countryside; from the weedy margin along the street-car tracks came the drum of insects; the day drew a gray mist over itself and retired like a modest maiden making ready for sleep.

They perched on the wooden rail of the platform, straining their eyes down the tracks. The crowd about them grew; swayback mothers with waistslines sagging in the rear gathered forces; baskets and tin pails were grouped about the landing.

An automobile, wide, shallow and gray-upholstered, sped round a curve and into the road that led to the red-roofed estates;

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streamers floated backward and the hoarse squawk-squawk of the horn might have been the call of a stray god Pan, suffering from a cold on the chest.

Mr. Rump winked across the platform at Mr. Demsey and Miss Grogan perched on the rail.

"None of us ain't got our automobiles out today yet—have we?" he called.

This remark, calculated to inspire merriment, caused a grim titter among the crowd.

One grizzled old man gnarled in his throat.

"No," he said, "we can't ride; we're too busy sweatin' for the likes of them to do the ridin' ourselves."

This was greeted with timid grunts of assent.

"Don't begin that talk here, Paw," reproved his daughter who carried a fast-fading bunch of field flowers in her red-knuckled hand.

The rails began to sing; the bobby car, with the motorman cranking frantically at the brake, rattled up. Mr. Demsey helped Miss Grogan aboard, boosting her skillfully by the tip of her elbow. This time there were seats for both; she sat beside the window and watched the landscape fly past; Mr. Demsey, with a hand on each knee, regarded the back of Mr. Rump's hat some seats ahead, but with eyes that were looking far and beyond—far and beyond.

Directly in front of Miss Grogan some one held a Sunday newspaper aloft. An account of the double robbery elaborated into a Sunday feature covered the upper half of a page. The oft-repeated story of the theft, with a large photograph of Mrs. Knowles P. Chasper in a high coiffure and a sketch of a pair of the looted earrings, blocked her vision. The entire sheet might have been printed in fire. Miss Grogan turned agonized eyes upon Mr. Demsey. He was staring placidly at the rear of Mr. Rump's hat, but she noted that the veins in his wrist were heavy as twine and that his throat between the open-at-the-gullet collar was throbbing.

They changed cars for the Elevated; the lights of the city began to prick out beneath them like jeweled ropes spanning a purple pit; the shining rank and file of illuminated shops and buildings rushed past; and in their nostrils the warm unfiltered air of the city.

At Fifty-ninth Street they left the train; it was as if they had descended from a mount to Stygian reality; the sidewalk burned into their feet.

The city was as moiling and relentless as if a few miles out there were no cerulean skies, nodding clover whose breath sweetened life, and calm, brooding evenings, with ribbons of heliotrope mist drifting close to earth.

The cottage in the hollow, with the climbing vine and the for-sale sign, repeated itself in her mind with the clamoring of a clapper against the brass sides of a bell.

"What you thinkin' about, Annie?"

"Oh, nothin'," she replied, picking her way with new distaste among the children and garbage pails that lined Third Avenue.

They paused at an angle from the brown-stone steps of her rooming house; the miscellaneous group on the steps eyed her companion with interest. Mr. Spudd had bought popcorn and was passing it about.

"Just in time," he cried, spying Miss Grogan.

"No, thanks," she sang back; "I don't eat popcorn on Sundays."

The group on the front steps laughed and eyed them with more interest.

"Annie," said Mr. Demsey, turning his back on the symposium, "I—I ain't said a lot of things I wanted to. I— Well, I just ain't ready yet, but I wisht, honey, you wasn't sore at me; gimme a little time, can't you?"

She swallowed back the tears and blinked her eyes.

"I ain't waitin' fer you to say nothin'. I guess I could do the sayin' if I was a mind to—I could."

He looked at her in perplexity and she waited for his reply with the breath coming between her expectant lips.

"Well, girlie, I sure am much obliged for your company and I'll see you tomorrow at feedin' time."

She turned away curtly.

"I'm sure I can't regulate who comes to the Quick Lunch," she said.

She threaded her way through the closely packed stoop.

"Can't you sit and be sociable a while, Miss Annie?" demurred her landlady who advocated house spirit. "Miss Du Looth

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is tellin' us some of her experiences on the stage and they're killin'."

"Thanks," returned Miss Grogan, "but I'm that tired and dirty—I been out to a picnic."

"I forgot to give you a fresh towel this Sunday, Miss Annie, but I'll put it in tomorrow."

"That's all right, Mrs. Clabby."

When she reached her room tears were coursing in wide paths down her cheeks.

At noon next day Miss Marie Trimp regarded her friend in high-shouldered and mouth-drawn-at-the- corners askance.

"Annie Grogan, for a girl that says she had such a swell time yesterday—you got as bad a case of Monday mornin' as I ever seen."

"Give me—that's my order of lyonnaise potatoes, M'ree; I sang fer 'em five minutes ago."

Miss Trimp surrendered the plate in some disdain.

"Say," she said, "I want you to write in my autograph album; you'll be famous some day fer havin' a disposition as pleasant as a currycomb massage."

Miss Grogan returned to the dining room. Mr. Demsey and Mr. Rump were scraping their chairs into place side by side. She stood between them with the adamant pose of a lieutenant.

The men exchanged greetings, Mr. Rump turning to her with a smile.

"Well, sister, you better treat me swell today; I'm going away tonight for good."

"We'll be sorry to lose you, Mr. Rump," she said politely, keeping her face resolutely turned from Mr. Demsey.

"Leavin' town, are you?" said Mr. Demsey.

"Yes, goin' to try my luck out West."

"Bring me some of them fried smelts, and if you got a ham sandwich that tastes as good as yesterday's shoot 'er in too, sister. Too bad we can't be picnickin' all the time—ain't it?"

"Yes, sir," replied Miss Grogan.

"I'll have some of the veal croquettes, macaroni and a piece of apple pie, girlie, if you don't mind."

"Veal croquettes, macaroni and apple pie," she repeated after Mr. Demsey.

She served them with a veil of reserve shrouding her, nor did she enter into the conversation of the meal. Mr. Demsey partook with his usual vigor.

"That's a great country out there for a fellow that's got the price of a start—ain't it, Mr. Rump?"

"It is that," he agreed, nibbling his smelts. "A town like this ain't got no use for a fellow and a fellow ain't got no show with it."

The noonday crowd had dwindled and thinned before they finished their meal. Mr. Demsey dragged his apple pie toward him as Mr. Rump pushed back his chair and edged away.

"Well, I guess I'll be goin'. Good-by, and —"

For answer Mr. Demsey suddenly shot out his right hand and reached to his hip pocket with his left. He gripped Mr. Rump's wrist until his knuckles turned white.

Mr. Rump started violently and tried to struggle to his feet.

"Easy there, Chuck; the Chief wants you," Mr. Demsey regarded him with cold eyes.

Mr. Rump attempted to rise again; fear and stupefaction were writ across his face.

"There ain't no use tryin' to row, Chuck; I got you pinned."

An oath fell sourly from Mr. Rump's lips.

"Cut out the comedy there. What's your game?"

His shoulders suddenly widened from a curve to a straight line; they collapsed again almost immediately.

Something flashed from the depths of Mr. Demsey's white handkerchief. Miss Grogan uttered half a scream, which the din of the Quick Lunch Room promptly swallowed.

"You quit; that don't go in here," she cried. "You quit or I'll have the police on you."

But Mr. Rump sat staring into the shining depths of Mr. Demsey's handkerchief like one hypnotized.

"What's your game?" he repeated, a new hoarseness in his voice.

"You—you —" continued Miss Grogan; "I'll have the police —"

For reply Mr. Demsey reached out his free hand and passed it slowly over his prisoner's mouth; he removed about fifteen years and incidentally also a large black



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Fourteen condenseries in the states of Washington, Oregon, Wisconsin and Illinois.



mustache from Mr. Rump's facial adornment. That gentleman's features suddenly sprang out like a charcoal head on a white background. "I ain't been trailing you fer nothing, Chuck. You had a sly game, but I put one over on you this time."

They sat at the deserted table, facing each other in conversational attitude.

Miss Grogan felt the floor slipping like quicksand beneath her feet. With a backward jerk of arm and limb Mr. Rump gained his feet.

His right hand swung to his hip, but the handkerchief-covered hand followed him unobtrusively.

"Nothin' like that, my friend; sit down."

Mr. Rump reseated himself.

"Cut it out, Chuck." Mr. Demsey swung back his coat; over the upper left-hand pocket of his waistcoat a nickelplated star flashed and caught the light.

"There ain't nothin' I ain't got on you. I know where you got the stones hocked from both those getaways. I seen you watch the Biggers place all day yesterday out there at the picnic fer the raid tonight. I knew your game and I never let you out of my sight. I even know the number of the train you got your ticket on for Chicago tonight. I got the neatest little case on you, Chuck, I ever carried back to my Chief."

They faced each other—widely diversified types, except for an indifferent similarity of complexion and squat brawniness. Bereft of his hirsute adornment Mr. Rump's lower jaw shot out, revealing a heavy line of teeth which bit into his nether lip. He ran his hand through his black hair.

"You ain't proved nothin' on me yet."

Mr. Demsey reached over and shot back Mr. Rump's coat-sleeve to the elbow—his arm was tight-banded and the white wrapping stained red just below the elbow.

"Are you going to put up a fight now, Chuck? You might as well cut it out. I got the papers on me and it ain't goin' to help to get nasty."

His voice was almost a monotone; he might have been discussing alfalfa or Cheshire cats.

Miss Grogan's doll face was stunned into bisque stolidity.

"I don't want to put the cuffs on you, Chuck, unless you want me to. Come on, let's clear out. The wagon's waitin'."

Mr. Rump started and thrust his neck forward like a turtle. The handkerchief followed and pressed close to his side.

"You want the cuffs, Chuck?"

For answer Mr. Rump swung into step; they passed out together like comrades on pleasure bent.

A plate in Miss Grogan's hand clattered to the floor and broke in even halves.

"Five cents fine," reminded Miss Trimp.

At four o'clock Mr. Demsey returned; his eyes were tired and his collar wilted. Miss Grogan, the pale of white ash, tried to meet his gaze, but her lids might have been lead-weighted. A shyness seized her.

"Say, little one," he cried, "I gotta piece of apple pie comin' to me."

She started away, glad to hide her burning eyes.

"Sis!"

"What?"

"Ain't you got nothin' to say?"

"What do you want me to say?"

"You ain't sore at me—are you, kiddo?"

You seen how I had to play it!"

"No, I ain't sore."

"Kiddo?"

"What?"

"I—I ain't much on the lingo, Annie; but, gee! I like you. Honest, dearie, I—I like you."

All his teeth flashed like snow in the sunshine, and his eyes were suspiciously soft.

"Aw, Jim," she said under her breath—their hands met in the folds of her apron and telegraphed their tender message.

"That was some cleanup I made today, Annie. A five-hundred-dollar man landed as cool as a trout!"

"Yes, dear," she said, afraid to trust herself.

"That'll go a long ways toward a little place like that one with a shut-in fer chickens and —"

"An' honeysuckle up the porch, Jim, and a well with a tin dipper, and —"

The dam of her emotions broke and she almost swayed as she stood.

"Oh, dearie," she cried, her voice slipping up to a falsetto, "lemme get your apple pie."

But his fingers would not release her.

"With a tin dipper, and a place fer butter and eggs, dearie," he whispered.

"Yes, Jim—an'—a two-story henhouse," she finished, in a delicious panic.



## Output and Quality

THE old-time paper-maker wrought for quality. His output was small and his product was as much a matter

of conscience with him as the payment of his debts. He put the best of an unfinished skill into his labor, and he strove long and earnestly against almost insurmountable obstacles. He was a craftsman of brain and muscle and his watermark was his signature and guarantee. He worked in small quarters, with primitive tools, often with water of inferior quality, and with rags of doubtful worth and unclean condition. But he worked on, for quality. His purpose and his motif are repeated every day in the making of

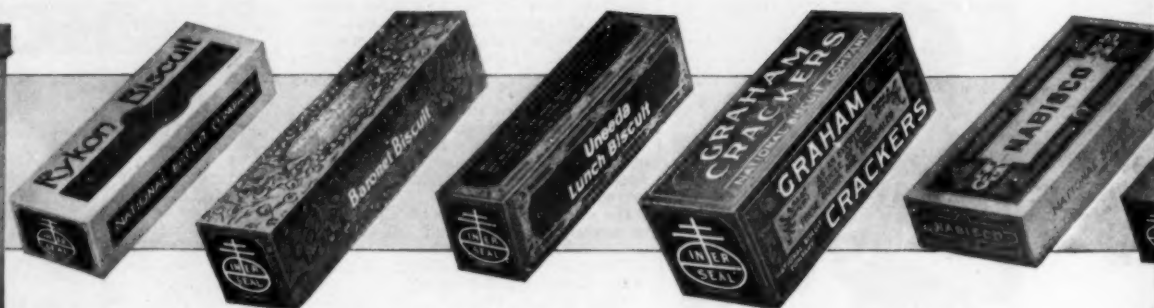
## Scotch Linen Ledger

though his methods are all but forgotten. Scotch Linen Ledger expresses the final quality for which the old-time papermaker strove. At the Parsons mill it is never sacrificed for a large output. Scotch Linen Ledger is made in the largest and best equipped mill in the world making Bond and Ledger papers. The stock is new white linen and cotton cuttings, clean, spotless, carefully selected and the best of their kind. More than one and one-half millions of gallons of pure artesian water are used every day, and Scotch Linen Ledger is air-dried—not by artificial means. The spirit of quality prevails as earnestly as it did in the old-time shop. Use Scotch Linen Ledger for all office purposes and you have a paper of distinction. Use it for blank-books, letterheads, billheads and contracts. Its printing and ruling qualities are superb. It erases smoothly and keeps its writing surface. It is the all-round paper for you. The Parsons Watermark is a modern signature and guarantee. Ask your printer to get Scotch Linen Ledger for you from his jobber. Colors—white, buff, blue.

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Established 1853



## A Persistent Purpose to

And to Deliver them in Perfect Condition  
National Biscuit Company

This purpose has resulted in the discovery of improved manufacturing methods, in the invention of new machinery, in the exercise of ceaseless care, in the use of greatest skill, in the selection of finest materials, in the insistence upon cleanliness and in the building of bakeries which combine all these prime essentials for the baking of perfect biscuit.

The purpose is completed by the delivery of the biscuit in perfect condition, some in packages with the famous In-er-seal Trade Mark, some in the familiar glass-front cans, and some in the attractive small tins,—thus giving perfect biscuit because perfectly made and perfectly delivered.

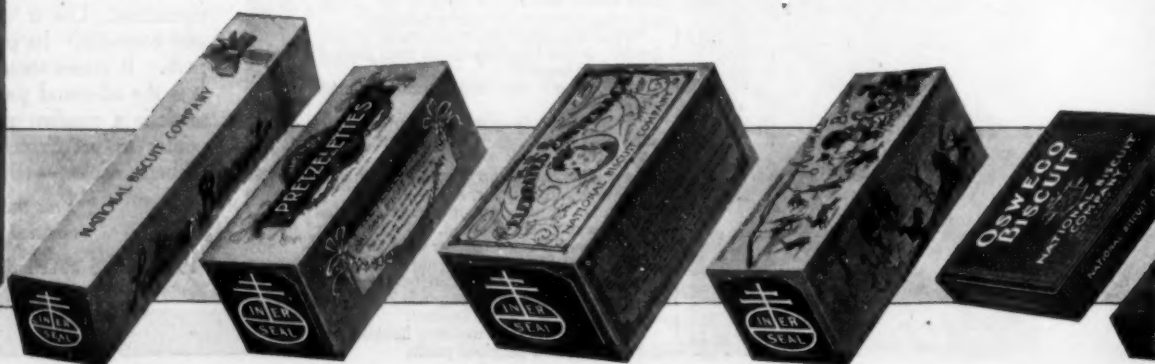
It requires more than butter and eggs, more than fruit and spices, more than flour and yeast to produce perfect biscuit. It requires the eternal vigilance of the National Biscuit Company.

By buying the best of butter, of eggs, of flour, of fruit and spices—by always rejecting all else—perfect biscuit is gained and maintained.

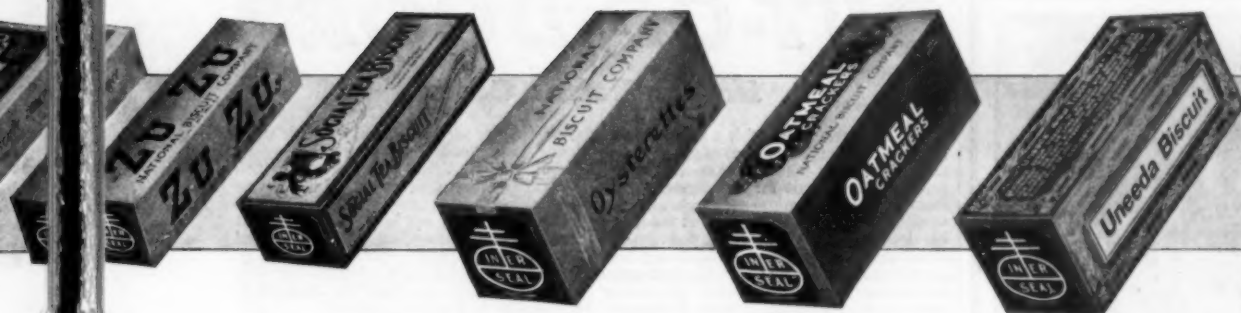
Perfection begins with the selection of the best materials and continues through every stage of the making. It is the purpose of the National Biscuit Company to bake perfect biscuit and to keep them perfect.

Buy biscuits

NATIONAL BISCUIT COMPANY







# Produce Perfect Biscuit

Condition has been the One Aim of the  
Biscuit Company

flour and sugar, more  
more than nuts and  
its and flavors to pro-  
It requires the skill  
ance of the National

of flour, of sugar, of  
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by packing them in

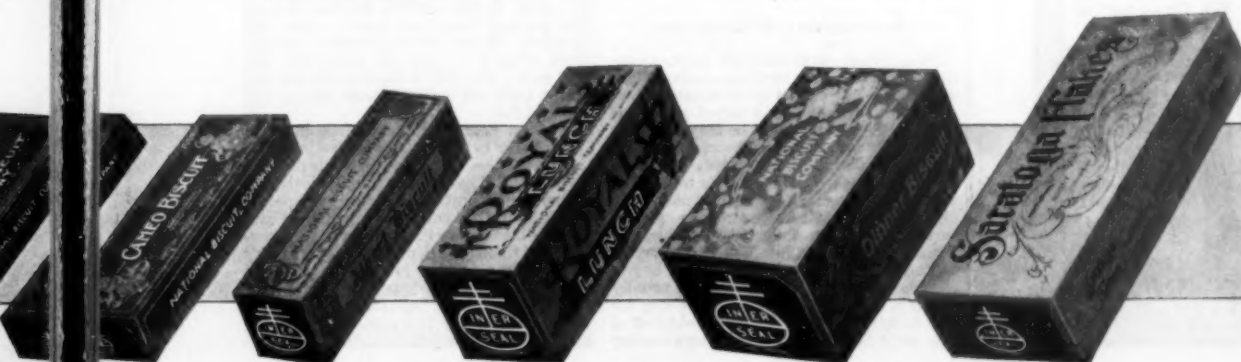
a way that will retain their freshness and  
flavor from oven to table. At the grocery  
store you will find many varieties of biscuit  
baked by the National Biscuit Company.  
Each variety of biscuit—sweetened or un-  
sweetened—whether known as crackers or  
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is the best of its kind.

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National Biscuit Company extends from  
Coast to Coast. This means a constant  
supply of all the perfect biscuit of the  
National Biscuit Company delivered to  
every part of the United States.

Wherever biscuit are sold, there you will  
find the perfect biscuit of the National  
Biscuit Company.

it baked by

NATIONAL BISCUIT COMPANY





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For men

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Insist that your dealer supply you with Getmor Hose. If he does not furnish Getmor, mail us \$1, stating the color (solid or assorted), the size, and the grade you wish.

You will have more money if you Getmor Hose!  
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**\$1** for six pairs of fine Getmor Hose in black, tan, navy, slate, wine, and helio. *Guaranteed six months.*

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**\$1** for three pairs Extra Getmor Hose of mercerized lisle in black, tan, navy, slate, wine, and helio. *Guaranteed three months.*

# OUT-OF-DOORS

## How to Handle Game

SINCE Uncle Sam took a hand in the supervision of shipments of game, under the Interstate Commerce Act, it has become more difficult for the innocent bystander to secure game to eat, and quite as difficult to assure himself that the game he does eat has been marketed in full compliance with the law. The Lacey Act, our first national game law, is the best game law we ever had in this country. Its saving clause is the regulation of game shipments, the act itself forbidding the shipment from any state of game not killed in accordance with the law of the state originating the shipment. The Lacey Act and the growth of the non-resident license system in all our game-producing states have left it more and more difficult for a sportsman to get home a hamper of game to the loved ones of his own or other families.

Once—as possibly I have recounted before now—when out fishing with a friend who was very fond of marmalade, and also very fond of black bass, we discovered that the black bass of a certain locality would eat nothing but grasshoppers. We had no receptacle except the marmalade jar in which to keep grasshoppers. Wherefore, in accordance with my friend's advice, we sat down and ate up all the marmalade, and so had a perfectly good place to put the grasshoppers. Some such procedure as this is almost necessary today for the man who goes out shooting at a distance from home and who likes to eat game. The best thing he can do, if he wants to eat any game, is to sit down and eat his bird as soon as he kills it. Otherwise there is no telling whether any one will ever get to eat it.

For instance, take a Western state where the non-resident bird license is ten dollars and the legal bag limit is five birds a day. The law requires that the shooter shall have in possession on any one day no more than five birds of any one species. But, though he is out for a hunt of a week or ten days, he may not ship home even the product of one day's shooting. He is entitled to take home only five birds and he must accompany these birds himself; he cannot send them out by express. To be sure, game wardens do not always closely watch the Pullman sleepers and, to be sure, they do not always catch everything that goes through in the baggage cars, but the decent sportsman wishes to comply with the law in all details. As a result he very likely arrives home with little or no game for his own home table. Perhaps he had good luck in the first days of his hunt and bad luck the last day or two, in which case his game reached his own home possibly not in the best condition. Theoretically he is entitled to the possession of the game he has killed, subject to regulations prescribed under the police powers of the state in which he does the shooting. Practically his family gets mighty little of the game he has reduced to possession, and his possession, restricted as it is today, is more or less meager and transitory. The result is that he gets little out of his shoot except the killing of the game, and to the average decent sportsman there is a moral wrong in shooting game that is not going to be used to the full extent of its food value. All game killed ought to be used, even though no wild game ought to be sold today. We sneer at the term pothunter, but, as a matter of fact, in good morals each and every one of us who shoots ought to be a pothunter and not a killer for sport alone.

### Preservation Without Ice

What, then, is the shooter to do now-days? He has two or three courses. He may find a few regions out of which he may ship home a limited amount of game. If shipping is not permitted he may cut short his shooting trip. Or else he may sit down and eat his game on the spot. In these circumstances game birds begin to have an increasing value in this country, and, since they require increasing care, we should increase also our knowledge of how to handle them so the full food value may be utilized.

Of course the big-game hunter usually hunts in cold weather, so that it is easy for him to keep his meat. The bird-hunter of the early fall, however, may be shooting

grouse or woodcock; later, quail or wild-fowl; and possibly the weather may be warm. What is to be done, then, if luck is good and the game rack gets full of game before the shoot is over? Naturally, if the shooter does not eat his game or give it away to neighboring families, he will need to take good care of his birds; else he may perhaps lose them on the second or third day. How can he best do that when perhaps he has no ice in camp?

The first thing to do is to draw the bird. This should be done each evening; or, still better, as soon as possible after the bird has been killed. This operation should not be postponed over half a day. The bird should be opened fully enough to remove all the viscera and the cavity should then be wiped out with a wisp of dry hay, if possible. The giblets ought not to be put back in the cavity, for they will spoil the flesh more quickly, desirable as giblets may be in gravy the next day. After the blood is wiped out from the cavity the bird should be stuffed with a double wisp of hay, not of green grass. It should then be hung up by the neck, not by the feet, so that it will drain properly. All game should thus be hung up in the open air for a time to let the animal heat cool out; so let your birds hang overnight in this way, even if you have ice on which you intend to put them the next day.

If the weather is warm there are apt to be flies, so that your bunch of grouse or other birds, even when hung up in a cool and shady place, ought to be covered with cheesecloth or mosquito netting. If you had a very long pole, twenty or thirty feet in length, you could very likely hoist your birds above the fly belt as the Indians do their meat. But it will be better for you to keep your birds in the shade and protected against flies.

### Getting Your Birds Home

The prairie grouse is a very delicate bird and its flesh spoils quickly in warm weather. In the old market-hunting days in Iowa and in Minnesota the market shooters used to go out in a wagon that had casks of ice water in it, and they threw their birds into the ice water as soon as they were killed. This worked well enough for those days, but it is not a desirable method. If you have no ice you will have to do the best you can by hunting a cool cellar or other place of storage for your surplus birds, but if you are out for a hunt of several days you certainly ought to have provision for ice. You can keep ice in camp by digging a hole in the ground and lining it with hay, then putting the ice under blankets, with more hay, some boards, even some earth on top of all. Now after your game is cooled out you can put it on top of your ice cake, but it is better not to let it actually touch the ice. Have some hay or something of the sort to keep the game dry and cool.

If you arrange your ice cellar properly you can keep birds in this way for several days, but you must remember that when you start home your birds will spoil very quickly if you take them off the ice and allow them to get warm. Therefore it is better to avail yourself of some of the game baskets lined with tin and arranged with ice compartments. Most of these baskets are badly made, the compartment for the ice being entirely too small. Sometimes it is better to put ice in the larger chamber and the game in the smaller, because it is on this journey home that game is most apt to taint. In any case remember that the chief thing is to keep the game both dry and cold. The best basket is one that has ice at each end with the game chamber in the middle.

Arrived home, get your birds into the refrigerator or icebox as soon as you can. After that their condition depends on your own care. The average family icebox is rather small, rather crowded and often opened. Still, if you have taken good care of your birds up to this point you may perhaps eat them a week or ten days after they were killed. At your hotel you may eat a grouse that was perhaps killed last year and which has been kept frozen after being treated chemically in a manner that would cause Doctor Wiley to shiver in horror.





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*express the utmost in character of tailoring and style individuality, and are priced for the pleasure of the man who counts the cost.*

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*For sale by clothiers responsive to the best taste and responsive for what they sell. A postcard fetches "The Looking-Glass of Fashion."*

Some persons like to eat game a little bit high. There is, moreover, a natural gamy flavor about grouse and wildfowl that may deceive a person of squeamish palate. The chances are that the birds which seem to you doubtful when you get home, which have a slightly strong or even sourish smell, are not nearly so bad off as you think. Many a good grouse has been thrown away because of ultracarefulness on the part of housewives or husbands. Do you suppose that same bird would have been thrown away by the chef in a fashionable café? Not if the chef wanted to hold his job.

Do not be alarmed, therefore, if your grouse should have a rather stronger odor than dressed poultry that has been kept on ice a long time. A wild duck always has a strong odor, and so does a grouse to a less extent, smaller birds yet less. Examine the bird that is the object of any suspicion on your part. It is most apt to be wrong about the incision or along the thighs. Skin the bird—do not pick it—open it along the back and wash it at the cold-water faucet. Game really is best that is least washed, and a dry rag would be better than cold water if the grouse were precisely similar to Calpurnia, Mrs. J. Caesar. But perhaps even the cold-water washing will not remove your suspicion. Throw away the legs of the bird, therefore, if you insist, but before you do that take counsel of some good cook, possibly of larger experience than your own.

Any good chef will tell you what to do—what he very likely does with sixty to eighty per cent of the game he serves. Get a kettle of boiling water, large enough to immerse your grouse entire. Throw into it a handful of salt, making a boiling brine. Add a teaspoonful or two of baking soda. Now dip your bird, well cleaned, for a minute or two in this boiling solution. Take it out, rinse it under the cold-water faucet again and set it away in your icebox. It will be good for several days more.

If madam, the hunter's housewife, is still suspicious and yet desirous of eating grouse she may now, after this immersion, proceed to broil or bake or fry her grouse forthwith, or perhaps cook it *en casserole*, in which case it can be set away in the icebox cooked to get cold. This will give it a longer lease of usefulness. But, if you still have doubts about any of the dipped birds, you may, provided they have had any decent care for the past week, feel pretty well assured that a big onion, roasted inside a grouse, will remove the last of the suspicious flavor and odor, leaving it fresh and sweet. A carrot will perform much the same kindly office. The boiling brine, however, is what really has done the trick, and if you make the immersion short you do not in this way very much impair the natural flavor of the bird. Of course not all game needs to be treated thus, especially if it has had proper care in camp.

### Market Shooters' Tricks

The market shooters in the states of the South, who ship ducks and snipe to the far-off Northern market, generally use a barrel for packing. A core of ice, eight inches or so square, is put in the middle of the barrel, and the birds, after proper hanging to let out the animal heat, are packed all round this ice core, each with its head under its wing and its feathers nicely smoothed, if the packer be a good one, knowing fully the value of such care in the city markets. Well-packed canvasbacks bring fancy prices. The same birds, thrown loose on the ice and received in mussy condition, may not bring half or a third the same price. Of course ducks keep better than grouse. Those that are intended for sale in the local market are sometimes, in the South, sold picked and drawn, but birds shipped to the North usually are not drawn, this being true of ducks, snipe, woodcock, and so on. The man in your fish market who packs commercial fish for shipment will tell you that the best way to keep fish is to cover it all up with chopped ice, but this is not the best way to ship game birds.

Any delicate fish or delicate game loses flavor if soaked in water. I remember often, even yet with horror, that a certain farmer's wife out in the Black Hills showed me with pride in the morning a creel of trout I had left with her the night before.

She had cut their heads and tails off and left them soaking all night in a pan of water! Had she taken each fish tenderly and wiped it clean with a dry cloth and then laid it away cold and dry, the flavor would have been twice as good.

## MULTIGRAPH SERVICE

"Service is the Key-Note of Every Multigraph Sale"

TO assist Multigraph users with their problems in advertising, selling and business-system—all without charge—a Service Department was established a few months ago. It has proved a huge success, and has been of real help to hundreds of concerns—big and little.

The idea was revolutionary. It meant, potentially, giving an advertising agency service to thousands of small business firms, and a real advisory service to as many large ones—and all *without charge*. Simply because such concerns were users of the Multigraph, this company wishes to help them get greater efficiency out of their equipment—greater dividends out of their investment.

Mechanical service has always been given, through the sixty branch offices; but this new service is far in advance of anything heretofore attempted. It concerns itself with the brain-work that the machine translates into typewriting or printing.

When you buy a Multigraph you get more than a machine for the production of typewritten matter in multiple, or doing printers' printing at a saving of from 25% to 75%. These are important, but coupled with them is this service rendered you, as a Multigraph user, free of cost. This free service is in many instances worth more than the entire cost of the Multigraph equipment.

**Monthly Bulletin**—A special bulletin is issued monthly, in loose-leaf form to fit a standard binder. An important business subject is taken up in each and discussed exhaustively, with actual samples included where necessary. The first bulletin treated of "Planning, Editing, Laying-out and Printing a House-Organ." It had ten pages, 8½ x 11 inches, with samples. "Imprinting" was covered in a twelve-page bulletin, with samples; and in the third, "Form Letters." Many other important subjects are now in course of preparation. These bulletins are mailed regularly to each Multigraph user, and cannot be secured otherwise.

**Preparing Copy**—The Service Department prepares "copy" for form-letters, blotters, mailing-cards, post-cards, announcements and enclosures. Suggestions are offered for booklet and house-organ "copy," its arrangement, layout, etc.

**Composition and Electrotypes**—In cases where users cannot conveniently have type-setting done locally for printed matter to be produced on the Multigraph, the Service Department has type set and electrotypes made, billing same at actual cost. This is done for service and not for profit.

**Multigraph Cut Service**—Through arrangements with one of the largest stock-cut houses in the country, cuts for either one or two colors can be furnished, carved for the Multigraph. A large catalog showing hundreds of attractive advertising designs is given any user who asks for it.

**Criticism**—The Service Department will criticize the form-letters or other advertising literature of any user who sends samples in. This criticism is constructive, and is accompanied with suggestions for improvement.

**Business Suggestions**—The department also renders service in offering suggestions on general sales, advertising and merchandising problems. This includes advice on efficiency-systems, cost and accounting systems, sales-management, hiring men, factory-problems, advertising-campaigns, selling-prices, etc. If service cannot be rendered, the user is frankly told so. Competent men are in charge of the Service Department, and associated with them are leaders in many lines, who act in an advisory capacity. With this experience to draw upon is also an intimate knowledge of many businesses and a large library of business literature and statistics.

Here you have some slight idea of what it means to be a member of the Multigraph family. We do not stop there when the sale is consummated, but help you continually afterward to realize upon your investment.

Investigate the Multigraph and Multigraph Service today. Get in touch with our nearest branch office, or write us direct, on your business stationery, for interesting information on the Multigraph, the Flexotype, or our folding and sealing machines. Use the coupon.

### THE AMERICAN MULTIGRAPH SALES CO.

EXECUTIVE OFFICES CHICAGO

1850 East Fortieth Street

Branches in Sixty Cities—Look in your Telephone Directory

European Representatives: The International Multigraph Company, 59 Holborn Viaduct, London, Eng.; Berlin, W. & Krausestr., 70 Ecke Friedrichstr., Berlin, St. Boulevard des Capucines.



One of the monthly bulletins, each dealing comprehensively with a special subject, designed to preserve in a loose-leaf binder.



Detailed reports are made on business problems of Multigraph users. These are as thorough and helpful as we can make them.



Stock cuts for use on the Multigraph, in one or two colors, are available. A catalog shows hundreds of attractive designs.

### Service-Users Write Us Many Letters Like These:

Canon, Ga.  
"The letter written by you to secure new agents has been very successful. We mailed 5,000 of these letters throughout the Southern States and have received to date some 150 agency contracts. A former letter, mailed to about 8,000 dealers in the same territory, secured about 150 agency contracts."

Consolidated Marble & Milling Co.  
Per H. H. Simmonds

Detroit, Mich.

"The writer wishes to express his appreciation for the enlightenment you give in years of the 19th Inst. on 'Sales Promotion Work.' He feels positive that with your letter before us, we shall be able to work out some kind of a scheme that will boom sales for us among our dealers."

Everett Motor Car Company  
Per Robt. T. Walsh

Clarksville, Tenn.

"We were so much impressed with the selling force of the letter submitted that we are sending it broadcast and are already getting substantial returns."

The Dunlap Milling Company  
Per Geo. A. Reeves

Boston, Mass.

"From our own actual experience we consider the service rendered by your department highly satisfactory in every way."

The Creditors National Clearing House  
Per H. C. Robbins

Worcester, Mass.

"The letters you sent me were both good ones and business-getters. Your letters are a stimulus to me."

Worcester Mailing Company  
Per G. L. Robinson

### What Uses Are You Most Interested In?

Check them on this slip and enclose it with your request for information, written on your business stationery. We'll show you what others are doing.

AMERICAN MULTIGRAPH SALES CO.

1800 E. Fortieth St., Chicago

Printing:

- ☐ Booklets
- ☐ Envelopes
- ☐ Envelope-Struffers
- ☐ House-Organ
- ☐ Dealers' Imprints
- ☐ Label Imprints
- ☐ System-Forms
- ☐ Letter-Heads
- ☐ Bill-Heads and Statements
- ☐ Receipts, Checks, etc.
- ☐ Envelopes

Typewriting:

- ☐ Circular Letters
- ☐ Booklets
- ☐ Envelope-Struffers
- ☐ Price-lists
- ☐ Reports
- ☐ Notices
- ☐ Bulletins to Employees
- ☐ Inside System-Forms



## Wiser Than Her Grandmother

Grandmother believed heavy meats and pastries were necessary for active, vigorous girls.

Granddaughter knows that her happy face—her springing walk—her gay spirits—all are caused by wholesome, energy-building sugar.

Each day granddaughter eats

**Morse's** Milk Chocolate Creams



She loves the soft, fluffy, cream center and thick, milk chocolate coating. Some of the creamy centers contain chopped pecans or almonds. There are Caramels and delicious Nut Nougat.

She loves the freshness of each piece—each tightly wrapped in waxed paper—each marked with the name of the flavor.

She always asks for the original Morse style Milk Chocolate Creams.

A guarantee certificate of freshness in each box  
A. G. MORSE CO., CHICAGO (3)

The Red  
Morse Boxes  
—Your Dealer  
Has Them

## Over 150 RAILROAD Offices DICTAPHONE their Correspondence

We have already equipped more than 150 railroad offices with the Dictaphone. All of these machines were first placed on demonstration—all stood the test and were accepted—none have been removed.

Though the office be large or small, wherever correspondence is conducted there's a place for the time-saving, labor-saving and money-saving Dictaphone.

Demonstration in your own office and on your own work. Reach for your telephone and call up "The Dictaphone." If you don't find that name in the book, write our nearest distributing branch.

**THE DICTAPHONE**  
(Columbia Phonograph Co., Gen'l. Sales Distributors)  
141 Tribune Building, New York

Atlanta, Baltimore, Birmingham, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Hartford, Indianapolis, Kansas City, Lexington, Los Angeles, Louisville, Memphis, Minneapolis, Montreal, New Haven, New Orleans, New York, Omaha, Philadelphia, Pittsburgh, Portland, Me., Portland, Ore., Rochester, San Francisco, Scranton, Seattle, Spokane, Springfield, St. Louis, St. Paul, Terre Haute, Toledo, Washington, Wilmington, Del., Canadian Headquarters, McKinnon Building, Toronto.

Exclusive selling rights granted where we are not actively represented.

Dictate to the

**DICTAPHONE**

Men experienced in handling delicate fish like trout, or in shipping the better-class game birds, know that the less handling these things get the better they are to eat. The average sportsman takes his thumbnail and scrapes out that black line along the backbone of his trout. The man who ships trout from a hatchery does not do this, but simply cleans his trout and throws it without washing into a tin can like that of an ice-cream freezer. He packs this all round with chopped ice and covers it with a wooden lid. Trout shipped in this way will keep a week and retain their flavor.

There was on sale in the market some years ago a compound for preserving fish and game, a powder out of which a solution was made for dipping the fish or game. I presume Doctor Wiley would object to this powder, did he know it. It might have been boracic acid or benzoate of soda. At any rate, I prepared some trout in this way once for shipment some hundreds of miles. The recipient said they tasted precisely like chips. You cannot do much in the way of preserving fish except to keep them cold. If you want to keep meat in camp, such as venison, you can dip it in boiling brine and hang it up to dry, after which it will be good for many days. Of course you can also use the Indian method of splitting and smoking your fish, if obliged to do so, but that is not keeping it fresh.

There is in the swamps a sort of gray moss that is excellent for packing birds or game. It is a good non-conductor and is usually moist when gathered. It is very much better for trout or any other fish than fresh grass, leaves or ferns, all of which sweat and discolor the fish. Sometimes this moss grows in a cold swamp. If you need an icehouse dig it away. I have found ice in a cedar swamp in late summer three or four feet under the surface; and have kept maskinonge for days in that way. Any good guide knows this trick, and knows also the usefulness of this gray swamp moss in packing fish or game.

A well-schooled sportsman ought to know something about taking care of big game also. A deer, elk, moose or other large animal should be bled and eviscerated promptly. I once killed a buffalo and had to leave it overnight without opening, as I had no knife. All the meat was tainted the next morning and I felt like a criminal.

## Getting Deer Into Camp

Most deer-hunters know how to hang up a deer after it is killed by putting a sharp stick through the gambrels and swinging it in a sapling. As the deer is heavy to lift you can bend down a stout sapling and then prop it up little by little with a forked pole, using the spring of the tree to supplement your own strength. Sometimes a deer hangs thus in the woods for a day or several days before it is taken to camp, but as the weather is usually cold the meat is not harmed. Many a country smokehouse carries on its outside wall a score of skinned and frozen rabbits, good weeks after they were killed.

If you are hunting on the plains and kill, for instance, an antelope, how are you going to get it home, even if you have a horse and a cowsaddle? An acquaintance of mine once found himself in this situation, though his cowhorse was very gentle. Finding himself unable to keep his dead antelope in the saddle, he slung it under the horse's belly, and thus in a slow procession they started home. All went well until in crossing a little ditch the old cowhorse jumped and took sudden fright at the carcass swinging against his legs, whereupon he kicked it into fiddlstrings and went home by himself, feeling that even a worm has a right to turn once in a while. Had the hunter slit the skin of his antelope above the knees and slipped the split legs over the horn of the saddle he would have had at least a starting-point for operations which would have kept it hitched. The Indians cut off the legs of the deer at the knees for horse transportation, but white hunters do not do this, as it spoils the looks of the game.

If you are intent on getting a deer into camp the same night, and are not equal to packing it on your back—a feat very wearisome even for the most powerful man—you can make a sort of drag out of a small evergreen and make a shift toward hauling it or a part of it at least until you get tired enough to hang it up in a tree until the following day. Or maybe you have a toboggan. A toboggan looks fine in a picture, but it is something else on the snow.



**STEPHENSON  
UNDERWEAR MILLS  
(STALEY BRAND)  
SOUTH BEND, IND.**

## For Men Who Work Outdoors

MID-WINTER is coming. And for the man who has to be out and about, breasting every kind of weather, there is nothing like pure wool next to the skin. Wear

**Stephenson**  
Flat Web  
**Underwear**  
(STALEY BRAND)

When we say that a Stephenson garment is all wool—we mean just that. Clean, perfect, long-fibre wool that makes the most durable yarn.

No woolen mill used—only wool from the sheep's back, and in the mixtures, wool with cotton direct from the fields.

For over a Quarter-Century, Stephenson Flat Web Two-piece Suits have protected outdoor workers throughout the blizzard zones. The Stephenson label is the buying guide of thousands who know comfort and need protection. And Stephenson Underwear fits. Many inside workers wear through the winter Stephenson light weight worsted Union Suits—Double Spring Needle Knit. They give surprising protection from severe weather—yet do not cause perspiration in steam-heated rooms.

Ask the Dealer you'd expect of handling the best to show you Stephenson Two-piece Suits and Stephenson Union Suits in medium and heavy weights. Look for the label shown above.

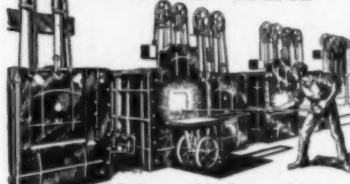
**Stephenson Underwear Mills**  
South Bend, Indiana

Largest Producers in the world Exclusively of Men's Underwear. \$1.00 per garment and up.





## Chalmers MOTOR CARS



Made in Chalmers Shops

Seven of the carbonizing furnaces in the Chalmers heat-treating plant.

### Why Chalmers Steel Is Heat Treated

(One of a series of talks on the care and accuracy with which Chalmers cars are built in the Chalmers shops)

Out of a glowing furnace in the Chalmers factory a workman draws a white hot piece of steel and plunges it into a bath of oil.

It is a Chalmers gear and the workman has just finished the heat treating process that makes Chalmers parts so wonderfully strong.

By this modern miracle a piece of steel of ordinary strength is given a toughness of fibre and a hardness that the sword makers of old Toledo might well envy.

In fact, the steel in Chalmers cars is as fine in quality and as carefully tempered as the steel in the finest swords and tools.

You can take a Chalmers transmission gear and—if you have machines strong enough—you can bend it nearly double before it will break. You can try the sharpest file on its surface; there won't be a scratch. You can pound the teeth with a sledge; you can't break them.

For the magic of fire has transformed the very structure of the metal. It has made the outer surface dense, fine-grained, hard as glass—to resist wear. It has made the inside fibrous, like oak—strong to withstand all strains.

The Chalmers heat treating plant—a part of our own factory—is one of the largest and most completely equipped in the automobile industry.

In the Chalmers furnaces the steel parts are first heated to 1750 degrees to carbonize them. Then cooled to anneal them. Then reheated with great care and tempered in oil to harden them.

Heat treating is a guaranty of long life in the working parts of a car. Chalmers cars have more heat treated parts than any other cars in their price classes. This is one of the many reasons for Chalmers quality.

Let us send you the "Story of the Chalmers Car" which tells about this and other wonderful processes of manufacture which make Chalmers cars such good cars.

See the 1913 models at our dealer's and send the coupon for the book.

"Thirty-Six" (Four cylinders) . . .	\$1950
"30" (Four cylinders) . . . . .	\$1600
"Six," 2, 4 or 5 passenger . . . .	\$2400
"Six," 7-passenger . . . . .	\$2600
"Thirty-Six" Limousine . . . . .	\$3250
"Six" Limousine . . . . .	\$3700

(Prices include full equipment and are f. o. b. Detroit)



This monogram on the radiator stands for all you can ask in a motor car

Chalmers Motor Company, Detroit

Please send "Story of the Chalmers Car" and 1913 Chalmers catalog

Name \_\_\_\_\_

Address \_\_\_\_\_

S. E. P. 11-2

Of course very large game, such as moose or elk, usually is cared for by horse or boat transportation, or by husky guides. Moreover—more is the pity!—the meat of these great animals is sometimes not all used, being considered secondary to the trophy of the head and horns.

So much for the getting out of game from the place where it was killed to the place where it is to be eaten! After all, the best place to eat game is in camp. There, indeed, you get a flavor that is hardly to be found elsewhere. Take, for instance, these same grouse that have been so much trouble to get out to the city. From one of these select a young bird, preferably one killed the day before. Skin it, split it open along the back, clean it, and flatten the breastbone down by a blow with the flat of an ax. It is to be supposed that you have a folding broiler between the two halves of which you can clamp the prepared bird. Use plenty of salt, more than you probably would think necessary if a beginner, and also a little pepper. A strip or so of the ever-useful bacon may be clamped on each side of your bird. Probably, also, you have a long-handled wooden fork and a long-handled wooden spoon. Perhaps, also, you have one of these folding wire griddles with legs, which will act as a stove. You can shove the legs down into the ground so the top will be as close to the fire as you like. Your fire should be very hot, but it should be a fire of hardwood coals. Flame and smoke you do not need, so do not use pitchpine. Get some oak knots or some dead branches from a tree, sound wood and not rotten. Your fire should be hot enough and your griddle stove low enough so the surface of your bird will be quickly seared. Keep it hot, turning it from side to side over the fire and keeping up your fire with little bits of wood. After a few minutes try it with a tine of your long-handled fork. When the time goes in smoothly, without any gritty or grating feel, the bird is done. Take a little butter then with your long-handled spoon and baste it. Put it back quickly to brown over the fire and serve hot.

#### Prairie Chicken à la Maryland

Perhaps at the next meal you fancy prairie chicken à la Maryland, with giblet gravy. The operations of frying and gravy-making are distinct. You will need a lot of butter in your big frying-pan and it must be hot. All grease used in cooking should be screeching hot. Fry your bird in the butter, well salted as before, until it stands the test of the fork. Remove it and set in a place close by the fireside while you make the gravy. Scrape out any black fragments from the bottom of the frying-pan. Now pour in your gravy batter, made of flour, eggs, milk, and the fine-chopped giblets of the birds—even condensed milk will do. Don't be afraid of a little salt for the gravy. Your long-handled spoon again becomes useful, for now you stir the gravy round and round as it cooks, keeping the fire steady with very small pieces of bark or wood. When the gravy is thoroughly cooked pour it into a tin pail and put it on the ground to be served, with the fried birds, on the tin plate held between your knees.

Woodcock in camp are best broiled, and so are jacksnipe. Be careful not to cook these birds too much. You can fry or broil cutlets of wild duck or goose, or, if you have a camp oven, can roast these birds very nicely, though this requires a slightly higher grade of skill in camp cookery. All venison is better if hung for a time before use. Buffalo meat was a great deal like beef in its time. A moose that has made a good trophy is usually not very tender, and much the same is true of an old elk or even a big buck deer. The white mountain goat is mighty bad eating when old, but a young kid is not so bad at a pinch. The general way of cooking all these meats is in the frying-pan with bacon, and they are not always very palatable. Bear meat, or bear's liver even, sometimes seems hardly worth eating when cooked in this way, even though fat. It is better, when possible, to roast these large cuts of meat.

The best meat in the world is that of the mountain bighorn sheep. Take a side of the ribs, cut free of the backbone with your camp hatchet, and prop it flat with a sharp stick thrust through each end and lying along the inside of the ribs. Tie a rope or thong in the middle of this stick and swing the side of ribs high above your campfire, where it will dribble and sizzle and cook through a little at a time. You will find these rib chops excellent eating.

## Kirschbaum Clothes

\$15, \$20 and \$25



"Yungelo"  
De Luxe  
(Split Sleeve)

Copyrighted 1913  
A. B. Kirschbaum Co.

THIS model is intended for men who aim at exclusiveness and every detail is so worked out—beginning with the selection of the patterns.

An extraordinary value at \$20 and \$25 in the Kirschbaum Specials; and in price grades up to \$45 for the very richest of fabrics. Other Kirschbaum overcoats, beginning at \$15. Every coat acid-test ALL WOOL; each one strictly Hand Tailored; and each sold with a Guaranty which absolutely protects the purchaser. Ask for Kirschbaum Guaranteed Hand-tailored All-Wool Clothes at better class stores.

Art Calendar Free

American tourists and Russian scenes, painted in oils and exquisitely reproduced in colors. An art gem! Sent free on mention of The Post. Address Dept. "S," A. B. Kirschbaum Co., Philadelphia.

A. B. KIRSCHBAUM CO. The House With the All-Wool Policy

Philadelphia

Boston

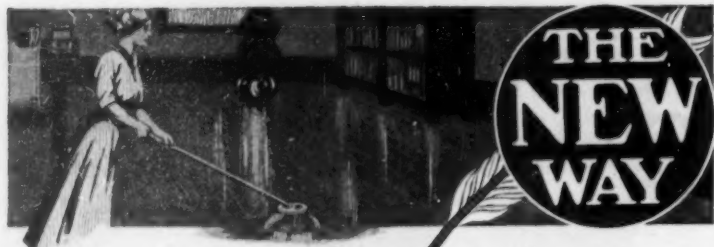
New York

Chicago

Los Angeles

San Francisco





**If You Get Down On Your Hands and Knees to Clean and Polish Hard-wood Floors, You Are Doing It the Old, Hard, Back-break-ing Way.**

**If You Stand On a Chair to Dust the tops of Doors and Tall Furniture, You Are Doing It the Old, Hard Way.**

The new—the modern—way is as effective as it is easy. Simply pass the O-Cedar Polish Mop over the floor—every last particle of dust is collected and held and the floor given a high, hard lustre and polish. Not an atom of dust escapes to mix with the air.

The polish on the floor is clear and durable—the grain of the wood brought out and beautified. With the same

**O-Cedar Polish Mop**

you can dust, clean and polish everywhere. It makes it easy to clean those hard-to-get-at places: the tops of furniture, the molding, the stair banisters, etc.

### Free Trial

Your dealer will sell you an O-Cedar Polish Mop for \$1.50, with this understanding: If it is not satisfactory after two days' trial, every cent of your money will be refunded. Sent prepaid by us when not at dealer's.

**Channell Chemical Company**  
1432 Carroll Avenue, Chicago



First Aid Always,—

# Dioxogen

keeps little hurts from getting big

**A Solid Comfort Xmas Gift**

These real Moccasins of Genuine Buckskin are soft and pliable as thick velvet, as warm as heavy felt and as durable as rawhide. A serviceable, hand-sewed house shoe, in rich cream color, handsomely decorated in true Indian style.

**Luxury and Ease Yipsi Indian Shoes** For all Tired Feet

**For Men**—An ideal den or smoking slipper. Travelers. \$2.25  
put a pair in your grip.

**For Ladies**—A dainty dressing shoe. Mothers find them elegant and warm to slip on at night. Size 5 to 7 postpaid \$2

**For Boys**—A real Indian shoe for indoors or out. Size 5½ to 5, \$1.00 postpaid. Flexible Elk skins sewed on any of the above, 25 cents extra per pair.

Your dealer can get these or we will mail either style. Order by number and size. Buckskin of a dozen others—mailed free.

**YPSILANTI INDIAN SHOE CO., 1160 Cross St., Ypsilanti, Mich.**

## SHARK BAIT

(Continued from Page 7)

"Dat's the Gawd's troof!" exclaimed a very old man who knew.

"I know exactly how they rope you into their webs; how they sneak round your cabins at night, whispering 'Quick money'; sticking cards under your door—'Easy payments!'—easy to get in and never get out! After they collect and collect and collect until you haven't another cent, they back the dray up to your door and take everything, from your little, greasy cooking stove to your front doormat. They don't want that stuff; but they take it away from you so your neighbor will keep on paying the 'intrust.'"

"How many of you have gone home to your cabins at night, tired and sleepy, to find the door wide open and your house empty? The loan shark has been there. Now let me tell you what the law is: Our Supreme Court calls these people 'plunderers.' It says their contracts are so extortionate as to shock the moral sense upon a mere statement. Their contracts are null and void; they cannot collect either principal or interest. My advice to you is not to pay one more cent. They have no legal right to take a thing out of your house. If they open your door or touch a stick of furniture they can be sued for damages and prosecuted for trespass. This loan-shark business has got to stop in Riverside! If any loan man goes to your house and takes your stuff come to me and I will get it back for you. I will make your bond, try your case and guarantee to win. If I lose any case I will pay the costs. If one of these men assaults you in connection with any of these transactions I will prosecute him without a fee and guarantee to convict."

"Two or three justices of the peace are engaged in this infamous business, but don't let that frighten you. It would make no difference if the governor himself were a loan shark; his contracts would be illegal, and he could not touch a stick of your furniture. Bring me your receipts for money you have paid; I will get it back and give every cent to you without charging you a cent."

"Now let me tell you something else: The best white people of this town are going to stand by you. Here are four or five hundred of them. You know these men and you can see how they stand. Public sentiment is down on the loan shark."

### No Place for the Moneyless

Gordon warmed up in camp-meeting style, spoke straight from the shoulder, roasted the sharks and told the negroes what to do. The next morning his office was full of victims, with their receipts. The news spread; Gordon got letters from negroes who had been stripped of their household goods and chased out of the state under threats of arrest. These were working negroes, for no other kind could borrow money. After giving up their last cent they had abandoned their jobs and become fugitives. Gordon brought these men back home.

Though thoroughly incensed and tingling for a fight, he would have preferred that the sharks give up and quit business; but that would leave them with many thousand dollars belonging to negroes, and Gordon was determined to get back some of this money. The sharks sullenly stood their ground. He would have to sue them and make legal proof. In many cases his clients had lost their receipts; some of the sharks never gave receipts and would deny all payments. Perjury is the twin to usury. The negro would testify he had borrowed a certain amount of money at or about a certain date, and had paid along, making the same muddled statement that a negro always makes when he deals with facts and figures. The question of veracity between a white man and a negro must be decided by a white jury. All of Gordon's clients had receipts scattered over the period of time during which their loans had run. For instance, old Roxanna Good, who was stone blind, had borrowed ten dollars. She had a receipt for her first payment, dated April 26, 1911, together with other receipts in September, 1911; in March, May and August, 1912. In spite of the shark's denial Gordon trusted his ability to make a white jury believe the woman's statement that she had paid two dollars and fifty cents regularly every month. If Roxanna had stopped her payments the shark would



**YOU** should know the joys of this quick-as-a-wink electric coffee percolator.

The new "Royal-Rochester" electric percolator in record time gives you a rich, clear, wholesome brew—such coffee as cannot be made by ordinary methods.

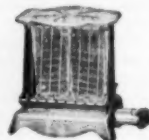
In 30 seconds percolation begins.

In 15 minutes—serve the coffee.

The "Royal-Rochester" electric heating device comes into direct contact with the liquid. This patented feature saves both time and current.

For a slice of toast to go with the coffee, use the "Royal-Rochester" Electric Toaster.

It gives you toast in two minutes—crisp and tasty—browned right on the table.



## Royal-Rochester

If you don't easily find a "Royal-Rochester" dealer in your town, write us.

**ROCHESTER STAMPING CO., Rochester, N. Y.**  
New York Show Rooms, Fifth Avenue Bldg., cor. 23d Street

Look for this Trademark



Stamped on each piece.

**Columbia Cuffturn Shirt**

Plain or Pleated

**A SIMPLE TURN** and you have  
**A CLEAN CUFF FOR A SOILED CUFF**

The most practical attached cuff shirt made. Ask for COLUMBIA "CUFFTURN" SHIRTS. If your dealer cannot supply you write to NEW COLUMBIA SHIRT CO., 729-731 E'way, New York

### On Free Trial for Xmas

**Moth Proof Red Cedar CHEST**

**Sent on 15 Days FREE TRIAL**

Every home needs a moth-proof Piedmont Red Cedar Chest. Charming, useful and decorative. Protects furs and woollens from moths, mice, dust and damp. Direct from factory to you at factory prices. Freight prepaid. Send for big illustrated free book showing all styles and prices and particulars of sensational 15 day free offer. Write today.

**Piedmont Red Cedar Chest Co., Dept. 48, Statesville, N. C.**

### Chewing Gum

Be our exclusive agent in your territory. Clean, profitable business built up quickly with our new brands. Write today. **Helmet Gum Factory, Cincinnati.** We make Vending, Slot, Premium and Special Gums.



## Style plus Workmanship



Hand tailoring is that which gives clothing of the best class its character and distinction.

With it, clothes have snap and style and personality. Without it, they are just clothes.

Hand tailoring is that which moulds the back and the front of a coat into the perfect shoulder.

Hand tailoring is that which makes the sleeve a neatly rolling unit with the shoulder.

Hand tailoring is that which makes the coat collar gracefully hug the dress collar and flow around the neck into the lapels.

Hand tailoring is that which models the haircloth and canvas into a shapely, durable front.

Hand tailoring is that which makes buttonholes neat and shape-retaining.

All these things are found in the best custom-tailored garments and in the higher priced ready-to-wear garments.

As you go down the scale in price the hand work gets skimpier and skimpier until in the cheaper grades it disappears.

Hand tailoring is one of the many features that have made

## Styleplus Clothes \$17

The same price the world over

the clothing sensation of this generation—the equal of clothing priced at \$20 and \$25 per suit or overcoat.

To be able to produce such values to retail at \$17 is the most remarkable feat in the history of clothing manufacture. To tell how we can do it is to recite the whole wonderful history of this, the most highly efficient clothes-making organization ever got together.

Go to the nearest Styleplus merchant and ask him to tell you the Styleplus story. See these Styleplus garments.

Look for the Styleplus label in the coat.  
Look for the Styleplus guarantee in the pocket.

**HENRY SONNEBORN & CO.**  
Baltimore, Md.

have taken her furniture long ago. The sympathy of the white community had been roused and public sentiment would creep into the jury box.

Gordon went ahead, reclaiming property and restoring it to the negroes. The sharks never contested a solitary case; he quit going to law, simply went to his telephone and told them to send back certain stuff—which they did.

The shark really has a heart, a great big heart; and those ungrateful negroes broke it by failing to pay their weekly blackmail. Sharks were collecting nothing and now admitted having some forty thousand dollars in principal outstanding. Forty thousand dollars shakily invested would bring in an almost unbelievable income each week.

This was not primarily their money; they had scooped in negro capital at an amazing rate. When the shark gets a dollar it begins to multiply faster than a rabbit; it makes a guinea-pig ashamed of himself, and for propagating facilities leaves the boll-weevil at the starting post. Figure it out for yourself: A shark begins business on January first with one hundred active dollars. On the first of February he has \$125. Skillfully reinvested and compounded, this fattens to \$305 on the first of June and swells into \$743 by October first. When the year rolls merrily round a jingle of \$1468 helps the hurt that conscience feels. But the shark has no conscience; if he had a conscience he would not get the cash.

### Tackle that Landed the Fish

Forty thousand dollars like this have another rabbit quality, being mighty skittish and scared to fight. Gordon stirred up such a state of facts that other patriotic lawyers joined him in offering their services to victims. It was no longer a one-man fight, and the system began begging for terms. The question of terms presented difficulty. Gordon knew that most negroes preferred paying the loan shark rather than the grocer, the doctor or himself. They were afraid of the shark's putting them in jail, and wanted to keep a place where they could go for a quick loan. Gordon could only hope to recover back interest in a few of the most flagrant cases. The practical thing to be accomplished was to put the shark out of business. For that purpose the following agreement was entered into:

"We, the undersigned, in view of conditions that have arisen, make the following statement and agreement: We will proceed to collect the principal of all loans made by us wherever the borrower is able to pay said principal; and we will collect no interest on said loan. Wherever there is a contention on the part of the borrower that he owes us nothing, or that he is unable to pay what he does owe, such contention will be referred by us and the said borrower to a committee consisting of Hon. Henry Sumner and Hon. Richard Wilton, who are to decide according to their best judgment what the borrower and lender should do in each case presented. In case of a disagreement between said gentlemen they are authorized to select a third person, and the judgment of any two shall be final.

"We further agree to make no loans in violation of law, and to go out of the loan business as heretofore conducted.

"The purpose of this agreement is to prevent all litigation of any kind and character, and to prevent any violation of law growing out of any attempt on the part of the borrower not to pay, or upon the part of the lender to collect."

Which remarkable document was signed by Bragg Lannigan and the entire school of sharks.

This experience at Riverside furnishes a most illuminating story that points the way for many another peevish community. Curiously enough, there was never so foul a disease with so simple a remedy, which can be applied by the most inexperienced child.

The shark is not a game fish; he is so easy to catch that a sportsman would scarcely rig up the tackle, except to get rid of the vermin. Any tyro lawyer can catch all the sharks in town; one solitary citizen can stop this unmitigated evil in his own town. It affects the pocket of every man in every community who has anything to sell, to rent, or who employs negroes. Thousands of dollars paid every month to the loan shark render the wretched borrowers less able to buy groceries, to pay their landlords and their doctors, and make

# Let Me Tend Your Heater

I AM an expert at tending the dampers on heating plants of all kinds. I never forget, never sleep, am always accurate and "on the job." I work for you just as long as your house stands and you never need fear that I'll strike or demand more pay. I am the Andrews "Hired Man" Thermostat Heat Controller. If you would learn more about my service read my simple story told herewith, then write for the booklet describing me fully in detail.

**Saves Fuel And All The Bother of Fussing With The Dampers**

The Andrews "Hired Man" Thermostat is an accurate mechanical device which automatically opens or closes the dampers of a heating plant the moment the temperature falls below or rises above the degree desired in the room. This timely action does two important things: It prevents the fire from dying out and allowing the temperature to fall, thereby necessitating the bother of relighting and the burning of extra coal to regain the desired degree, and it prevents the chance of the dampers being left open too long, thereby heating the house to an uncomfortable degree and burning up coal wastefully. With the Andrews Thermostat attached to your heating plant, you can forget about the dampers. Just keep the grate clean, plenty of coal in the fire-box of your heater, and the plant will take care of itself.

**Maintains Even Temperature of Any Desired Degree**

Upon the face of the Thermostat Thermometer is a graduate scale, 60 degrees to 90 degrees, covering all the range of temperatures ever desired in a residence. Set the indicating hand at any degree in this wide range and you will be surprised at the remarkable uniformity maintained at the temperature you wish.

Day or night it works with the same accuracy. It saves fuel, better, protects health, lessens fire danger and produces genuine comfort in the home. With the clock attachment described below it affords the most complete, simple, accurate and durable temperature regulator on the market.

## ANDREWS Hired-Man THERMOSTAT Heat Controller

### Guaranteed For Life

**Thermostatic Thermometer**

This feature of the "Hired Man" Thermostat consists of a brushed brass case enclosing a steel tension rod which expands or contracts respectively as the temperature becomes warm or cool. Its action operates a platinum tipped arm between two platinum points, thereby establishing an electrical connection which releases the basement motor and opens or closes the dampers, as the case may be. On the face of the brass case is attached an accurate thermometer, the liquid in the tube being red and magnified for easy reading. The complete device is small and harmonizes with the furnishings in the room. It requires no more space than the average home thermometer.

**Clock Time Attachment**

The clock is not essential to the general use of the thermostat, but is exceedingly convenient in cases where it is desired to maintain a low temperature throughout the house for a certain period of the day or night and then at any determined time have the temperature raised to 70° or any comfortable degree. For instance, set the thermostat index hand at 65° at night and the clock's alarm index at 6 o'clock. 65° degrees will be maintained until 6 o'clock when the clock will move the thermostat index to 70°, the dampers will be opened and the house will be warm by 7 o'clock. This kind of a change may be made at any time of the day, within 12 hours from time of setting. Clock attachment costs \$5.00 extra.

**We Do It Right in 44 States**

**Motor and Batteries in Basement**

**Works 24 Hours a Day**

**Simple Motor, Nothing to Wear Out or Break**

The Andrews Motor is a marvel of simplicity. It is made entirely of metal, except the weight bands, and there are no small, delicate parts to wear out or break. The motive power is supplied by a weight suspended on a heavy braided cord which works over a power wheel—the same method as operated old-fashioned clocks. When the electrical connection is established by the thermostatic thermometer in the living room, the powerful magnets attract the armature to which is attached a tool-steel release. The release being freed from a cog in the drive wheel allows the power wheel to make a half revolution, thereby changing the position of the regulator arms and opening or closing the dampers as the case may be. Simply pulling down the balance weight winds the motor; there is no key to turn nor buzzing sound when the motor works.

**Can be Attached to Any Style of Furnace, Boiler or Other Heating Plant in New or Old Houses**

The Andrews Thermostat is equally valuable on all styles of heating plants which are regulated by dampers or valves—but air, hot water, steam or gas. Dealers install it on any style and for those who prefer to do their own installation, complete instructions and diagrams are given with each thermostat. Does not drive walls when installed in old houses.

**Get Andrews Big Book on Heating and Thermostats**

Ready to Take Home, Weight 50 lbs.

**Only A Shovel Of Coal (10 lbs.) A Day Saves A Ton In The Heating Season. You Lose \$1.00 to \$3.00 On Every Ton Of Coal You Burn If You Don't Hire Andrews Hired-Man To Watch The Dampers Of Your Heater**

**We Want A Good Dealer or Contractor in Every Locality**

Many dealers over the country now sell the Andrews Thermostat and find it not only profitable but a good "trade bringer" for other lines. We want more dealers among the hardware and heating trade and offer splendid inducements. Contractors find it a far money maker in districts not worked by dealers. Write for territory and full particulars.

**Pay \$5.00—Try Me Thirty Days**

On receipt of \$5.00 to show your good faith, your dealer, or, in case he does not sell the Andrews Thermostat, we will deliver to you the complete outfit on the above terms. Your money back if not satisfied.

**COUPON GOOD FOR \$1.00 NOW.** This Coupon and \$1.00 cash with order will put the Andrews Thermostat in your house. This is a special inducement made to test this device, also to get orders in before the rush season is on. The "Money-Back" feature is your protection of satisfaction.

**ANDREWS HEATING CO., 1292 Heating Bldg., Minneapolis, Minn.**

# 500 Shaves From 12 Blades Guaranteed

(2 Mills per Shave) Guaranteed

ANY shaver failing to get 500 Head Barber shaves from a package of 12 AutoStrop blades may return his 12 blades to us, state how many shaves he is short, and we will send him enough new blades to make good his shortage. The era of Guaranteed Shaving is here.

## WE ARE SELLING SHAVING SATISFACTION

THERE is nothing wonderful about the above guarantee. For example, there is not a Head Barber in the world who would not guarantee 500 shaves from 12 of his razors. Why? Because his expert hand stropping easily strops 500 shaves from 12 blades.

The AutoStrop Safety Razor is merely Head Barber stropping done mechanically. Anybody can do it, as expertly as a Head Barber and as quickly and handily, because the AutoStrop Safety Razor

## Strops, Shaves, Cleans Without Detaching Blade

Do not be over-modest about asking the dealer for an AutoStrop Safety Razor on thirty days' free trial. For if you take it back we protect him from loss.

The AutoStrop Safety Razor consists of silver plated, self-stropping razor, 12 blades and strop in handsome case. Price \$5. Fancy combination sets also. Price in Canada and United States the same. Factories in both countries. Send for catalogue. AutoStrop Safety Razor Company, 327 5th Avenue, New York. Toronto. London.

Get a Blade-Saving, Head-Barber-Shaving

# AutoStrop SAFETY RAZOR

*Strops Itself*



This wooden man is used in AutoStrop window displays. He shows you how to strop AutoStrop blades to Head Barber edges.

*If a wooden man can do it, you can.*

of each individual a desperate potentiality for crime. In the South the shark bears hardest on the negro simply because the negro represents our most helpless and least thrifty class. The disease itself is non-sectional, with slightly different symptoms at Muskogee from those in the city of New York, or in Washington, District of Columbia, where, according to all reports, the shark thrives upon the folly of Government clerks, who are supposed to represent a class selected for efficiency.

There is no denying that the loan shark exists in response to a human need—though himself a cancerous excrescence upon that need. That business cannot be uprooted until some method is devised for supplying quick loans to the poor at reasonable rates of interest. Otherwise the very desperate and needy persons will continue to make these calamitous contracts. If a negro wants five dollars at once he will agree to pay any sum whatever next week. Next week may never come, and it is nothing to him anyhow. And the borrowing negro in the South differs little from the borrowing white in the North.

Reverting to the South, each community has its peculiar variations of the same story. For instance, in one city the justice of the peace is not himself a loan shark, but he gives to the shark a batch of warrants signed in blank and sealed with the seal of his office! Imagine the infamy of this! That loan shark may insert whatever name he chooses, charge whatever crime may suit his fancy and send a constable to enforce—a constable armed with the might and majesty of Mississippi!

In another town an attorney for the shark has on his desk a stack of affidavits signed in blank by his client—affidavits in which the shark, upon his sacred oath, charges unnamed citizens with unmentioned crimes—all to be filled out at the discretion of his attorney.

One enterprising loan office has succeeded in cornering the negro pension certificates—collects the negroes' money; then lends it back to them at the rate of thirty per cent a month. Possibly there are other communities where the magistrate is frankly a loan shark. Possibly in some places the jailer puts out an honest dollar at a thrifty rate and holds the jail door open to encourage payment. It is to be hoped there are not many such. This infamous partnership between the shark and the magistrate may not exist to such an extent in many places, but manifests itself to a greater or less degree from the necessities of the case. A justice of the peace must live; he must live upon the earnings of his office. There will be scanty earnings unless there are convictions; there will be no convictions unless somebody makes affidavits. The loan shark is an excellent customer and business men naturally desire to please their good producers.

This shark may file his affidavit before any one of several magistrates; he naturally selects that officer who will most surely serve his turn.

Such is the naked situation. Without intimating a bias of mind in any honest magistrate, we call old Bobby Burns to witness that

*Och! Mankind are unco weak  
And little to be trusted;  
If self the wavering balance shake  
It's rarely right adjusted.*

## Comfort in Canoes

"IT'S the 'know how' that counts most in making a trip into the woods a success," said a veteran woodsman. "Once I met a Pittsburgh man who was 'enjoying' his initial trip into the Canadian woods with a companion. These people were having a bad time of it and their two Indian canoe men and guides were in a state of mutiny. The hunters had brought with them enough supplies to outfit a dozen. Among other things, there was a case and a half of eggs; fully a hundred pounds of canned stuffs; two cots, with the kind of mattresses 'you should never go into the woods without'; three changes of clothing; a two-gallon jar of pickles, and other weighty sundries too numerous to mention. The canoes were jammed. The Indians were exhausted. When I met the Pittsburgh man again, a year later, he had learned by experience, and his whole outfit could be toted in a single pack. His grub consisted chiefly of flour and prunes. And he and his party were happy."



*They wear out but  
they take their  
time about it.*

## D. & P. GLOVES for Gentlemen

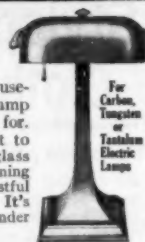
NO better Gloves can be made, because Gloves can be made no better. They radiate caste—the refinement of gentleness. And—for every pair that fails anywhere we give you a new pair free of charge through your dealer.

Instead of asking for "Gloves" at the Glove Counter, ask for D. & P. Gloves and make sure that "D. & P." is stamped inside the wrist. \$1.50, \$2, \$2.50 and upward. If your regular dealer can't supply you, write to us for the name of a dealer near you and for our Glove Book "B" from which you can order by mail. Address

**The Glove Counter & Mfg. Co.**  
Gloversville, N. Y.

## The Lamp You've Wished For

Fit out your office—your library—your den—your parlor with Emeraldites. They're both handsome and useful. It's just the lamp you've been looking for. Makes a welcome gift to anyone. The green glass shade and its opal lining make a combination restful and soothing to eyes. It's a pleasure to read under



## "EMERALITE"

### DESK and TABLE LAMPS

Complete with 6 feet silk cord ready to screw into electric light socket. Sell for \$6.50 and up. Send for booklet showing 19 styles in color. Address Dept. E.

**H. G. McFADDIN & CO.**  
38 Warren St., New York City

# BEACON SHOES

## For MEN

Because they are good shoes for the money, Beacon Shoes are sold by 3,400 dealers throughout the United States. If you will wear one pair you will find that good shoes can be bought for less than \$5.00.

The Beacon prices are \$3.00, \$3.50 and \$4.00. Best of Leather. Union labor. Send for catalog.

We will supply you at regular price, charges paid, if we have no agency in your town, and refund money if not satisfactory.

**F. M. HOYT SHOE COMPANY**  
Manchester, N. H.



\$3.00  
\$3.50  
\$4.00

UNION MADE





## The Cromwell

Of sturdy simplicity in design, with the strength and weight of each piece in the right place, the Cromwell is a pattern of wonderful superiority. Finished bright, it has the appearance of sterling. Like all

### 1847 ROGERS BROS.

"Silver Plate that Wears"

it is made in the heaviest grade of silver plate and is sold with an unqualified guarantee which an actual test of 65 years makes possible.

#### Thanksgiving Silver

Is yours complete and appropriate? Do you need a carving set? Have you enough spoons, forks, knives or serving pieces? Dealers everywhere sell this silverware.

Send for catalogue "Y-90."

INTERNATIONAL SILVER CO., MENDEN, CONN.  
Successor to Menden Britannia Co.  
NEW YORK CHICAGO SAN FRANCISCO  
MONTREAL CANADA

The World's Largest Makers of  
Sterling Silver and Plate



## GROWING UP IN SOCIETY

(Continued from Page 17)

And I saw the modern young woman and man of New York's "upper circle" at close range, under the excitement and stimulus of lights, flowers, music and dancing. The dancing was hurried, romping and verged on the vulgar. It was often a disquieting sight, sometimes painful; seldom or never graceful.

Most of the girls were pretty, attractive creatures, and their costumes generally charming. Many of them, however, were powdered profusely, their lips carmined; most of them also wore dresses beautiful in color and design, but so strained and suggestive in line and often in color, too, that I could hardly believe these were the children of my old associates and of what used to be New York's exclusive and most envied set.

As supper approached the girls would, as one expressed it, "try to cling to a man so that he'd ask her for supper"; but the majority of young men would prefer supping alone and without the responsibility of a girl to look after. I have gone up to the dressing room during supper and have found as many as twenty girls—pretty, attractive girls—eating their suppers unattended by gallants, but provided by maids because these girls had no supper partners! I have sometimes asked these youths—noisy, rather offensive, many of them—to let me present them to a young debutante, who might be sitting alone and partnerless, and have frequently had these young men ask me where the girl was, look her over, and then say they had an engagement! Not even "sorry" about it!

The more I saw of those dances the more I wondered why the girls went and why the mothers gave the balls at all, for most of their guests were suffering a keen humiliation or were using every wile and guile to catch and keep men beside them. That the parents are responsible I am now convinced. They not only give the balls, but invite these dancing men—most of them young and callow; the rest old and callous—allowing them to behave as they do; and the other parents insist upon their daughters going and being seen at them.

I was chaperoning a group of girls, who had been out a year or two, to one of these large, important balls where not to be asked was a desperate affair, and I noticed as we got into the omnibus that Evelyn had two books under her arm.

"Why, Evelyn! Why the books?" I asked.

"To read, of course," Evelyn answered, laughing. "Papa insists on my going to these dances, and I'm always miserable and bored; so now I say 'How do you do?' to the hostess, then drift to the dressing room and peacefully read for a couple of hours until my maid comes for me. Why, I've done ever so much good solid reading that way this winter!"

Another girl remarked that she no longer even dismisses her carriage; she simply greets her hostess and goes out—and home.

"And this is for pleasure!"

"These dances are given for the debutantes. We're too old to have a good time."

"Pray, what is your age?"

"Why, I'm twenty, but you mustn't tell!"

Elise told me a little tale about one of the dances which made my heart ache.

After the cotillon, while supper was in progress and the ballroom deserted, she was seated in an alcove rather hidden with palms and talking in a subdued voice. Suddenly she saw a little figure come softly into the room, look quickly round, then lean over a chair under which was a glittering pile of german favors. She saw the young girl, an acquaintance of hers, hastily gather a handful of these favors and start to leave the room when she caught a glimpse of Elise through the palm branches. She disappeared and Elise wondered, for it seems it isn't the thing to take home the beautiful and often valuable cotillon favors, and the girls leave them carelessly round for the servants to remove later. Of course the favors were not missed by their owner.

And Elise had a sequel to her story. The next day the poor little girl called on Elise and, weeping, explained her reasons for appropriating the favors. Her mother, she said, would be angry and disgusted with her if she received nothing. "And I'm not



## Franklin

## "Little Six" "Thirty"

A LIGHT weight, unusually efficient car with abundant power. With all the advantages of six cylinder construction—flexibility, smoothness, silence. Operated at small cost. Built for those who want the best, but do not want a big, heavy machine. Two types, five-passenger Touring and two-passenger Victoria-Phaeton. Price \$2800.

G Runabout, 4 cylinder, 18 h. p., 2 passenger, \$1650	D Touring, 6 cylinder, 38 h. p., 5 passenger, \$3500
G Touring, 4 cylinder, 25 h. p., 5 passenger, \$2800	H Touring, 6 cylinder, 38 h. p., 7 passenger, \$3750
D Torpedo, 6 cylinder, 38 h. p., 4 passenger, \$3500	H Limousine, 6 cylinder, 38 h. p., \$4750

Men accustomed to studying and analyzing the causes of unusual efficiency in their affairs will be interested in knowing why Franklin Motor Cars (1) use less gasoline, averaging 20% to 35% more mileage per gallon; (2) use less oil, averaging 400 miles and more per gallon without smoke; (3) use fewer tires, averaging 8000 to 10,000 miles per set, the 1911 record; (4) travel faster on the road in the long run, owners thinking little of making 200, 250 or 300 miles per day without fatigue; (5) ride easier, bowling along so smoothly, silently and comfortably, without jolt or jar, that driver and occupants do not realize the speed they are making; and (6) wear longer than other cars, many Franklin Cars giving satisfactory service to the same owners 4, 5, 6, 8 and 10 years.

The Franklin engineers have recently issued a very interesting, concise booklet, entitled, "An Analysis of Franklin Motor Car Construction," which explains the technical reasons for the above unusual results. This booklet makes it very clear to the prospective automobile purchaser why we have so consistently stuck to the distinctive Franklin principles of construction. It explains how these principles of construction are directly responsible for the unusual efficiency of Franklin Motor Cars in the six above mentioned particulars. We will gladly mail a copy of this booklet with our catalogue to anyone seriously thinking of buying a car of the Franklin Quality. Kindly address Dept. P.

## FRANKLIN AUTOMOBILE COMPANY

Syracuse, New York

### TO AUTOMOBILE DEALERS

We have just published a pamphlet describing our proposition to automobile dealers or to capable business men who desire to become dealers. This pamphlet will be mailed on request to those who meet our qualifications. In writing for this "Dealer Proposition," please explain your automobile or business experience and mention, if you will, your present or available facilities for successfully handling a car of the Franklin Quality.



WE HAVE BEEN COACH BUILDERS  
OVER SIXTY YEARS



### MAINTAINING A SIXTY-YEAR-OLD STANDARD

In 1853 we began making coaches, carriages and broughams for well-to-do old families. Rauch & Lang became known for rigid standards, thus linking together with the name a great asset and a great obligation—and standards once attained must be maintained.

That we should make electric vehicles when they were demanded was a natural evolution of our business. People who had owned our broughams wanted us to make them. So we produced some of the first electric cars that were sold.

Today we make them complete in our factory—

The Rauch & Lang Carriage Company  
2380 W. Cleveland  
25th Street



Rauch & Lang Electric

## RICE'S MILL WHITE

The Paint that Brings Over With Sunlight

Not a Cold-water Paint

White, glossy, light-reflecting ceilings and walls are an actual asset to a mill owner. They mean a healthful and helpful environment for operatives. They mean increased output because of improved working conditions. They mean economy in the care and upkeep of a mill property.

These conditions are best attained by using Rice's Mill White. This is a remarkable paint. It possesses an elastic quality which makes flaking and scaling an impossibility. It stays white longer than other gloss whites, ordinary conditions having no yellowing effect upon it. It spreads easily without dragging and gives a firm yet elastic surface impervious to dust and germs.

If you have 20,000 or more square feet of ceiling and wall space to cover, write us on your letter head for a free sample board, showing its fine surface and high reflective power, and our booklet, "Make the Most of Daylight in Your Plant." Address

U. S. Gutta Percha Paint Co.  
13 Dudley Street  
Providence, R. I.  
Originators of the Mill White Idea



popular and never get a thing—and no one really wants the favors, so I took those few to please mamma."

There are so many tragic comedies about these balls one could go on telling them indefinitely; but there is a very grave side, which I cannot understand or forgive.

At the suppers these young men and girls are universally served with champagne and they drink—the young men especially—as freely as they please.

There were some very painful scenes caused by this drinking. Some of the young women became utterly irresponsible, and at one of the dances the young men grew uncontrolled and marched through the hotel knocking on doors, rousing and alarming the occupants, filling the letter chutes with cake and sandwiches, putting the whole system out of order, until the manager complained, and the poor hostess in despair had to break up her ball and order her young guests home.

The circle in which Elise was naturally placed included, besides the children of old and wealthy families, a few young women and a group of young men, some of whom were of old but not wealthy families, and some of whom were of obscure and also not wealthy families. To my mind many of the girls were charming, some brilliant. They were much sought after and were made great pets by the tired or bored hosts and hostesses of beautiful homes. These girls dressed apparently as well as their opulent friends and shared in their gayeties, their restless and incessant traveling; they had their own maids and lived their own lives, seemingly independent of their families. I did not understand it, and asked one of my friends, who knew, how this was managed.

Most of the beautiful costumes, furs and jewels were gifts from their wealthy and grateful friends, who were so eager to be amused, so hungry for a new personality with fresh enthusiasms and beauty.

But how about certain young men, unknown to me in name or reputation, who are intimate associates of such and such people? And I mentioned a name that is always connected with great wealth and importance.

It seems these young men of no means and, in some cases, not even nominal business affairs are provided with valets, horses, automobiles, homes and, perhaps, even money, if they but play polo or ride to the hounds and amuse these jaded hosts who have always bought with their limitless wealth everything they wish—even their friends.

In other words, we are acquiring in New York a class of parasites similar to the parasitic class of the court of Louis XIV—a class that is the truest sign of decadence in our social system and which spells not only ruin to the individual but disaster to our whole nation.

What about these young women as they grow older? Do they marry these men of wealth?

Generally, no. There is the tragedy. This circle of the wealthiest, most important of New York's social life will play and be amused with and make love to an outsider, but will rarely marry her.

But after acquiring the taste for luxurious living and reaching the age of, say, twenty-eight or twenty-nine, and perhaps losing their first loveliness and charm, what becomes of these girls?

My friend only shook her head and said: "Some manage, I've no doubt, to do the right thing, but the others— You can draw your own conclusions."

IV

WE HAVE left New York and are going to bring up our children elsewhere. Fortunately we had been away too long to be hardened to its code and blinded by habit. We could not train ourselves to the view of life taken by our friends, many of whom, I'm sure, are ignorant of the real significance of their life there.

And while there I am too much surrounded by the circle formed by my friends to move in any other.

It is not that children cannot be able brought up in New York, for there are thousands and thousands of them—gentle, well-bred, simple children—who are excellent examples of American childhood and youth. But my children were too handicapped, too surrounded, too overwhelmed by wealth and the social order, to escape with fresh hearts, clean minds and healthy bodies from the taint that has crept into our New York society and which is rotting it at its core.



### A Steero "Night Cap"

You'll find a cup of Steero Bouillon a delicious refreshment after the theatre or evening entertainment. The superiority of

## "STEERO"

(Reg. U. S. Pat. Off.)

### Bouillon Cubes

Made by American Kitchen Products Co., New York

make them the choice of all who believe that quality in food is of first consideration; and the flavor of Steero Bouillon is delightful.

#### Write us for FREE Samples

and try a cup of this appetizing, wholesome bouillon which can be made so quickly and easily by dropping a Steero Cube into a cup and adding boiling water.

If your druggist, grocer or delicatessen dealer cannot supply you with Steero Cubes, send us his name and 35c for a box of 12 Cubes, postpaid; enough for 12 cups. Boxes of 50 and 100 Cubes are more economical for regular home use.

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Schieffelin & Co.

177 William St., New York

Under Pure Food Law,

Serial No. 1



## COLGATE'S RAPID-SHAVE POWDER

A cool, comfortable shave—  
send 4 cents in stamps for a  
trial box (this size).

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You can prepare for College or complete your high school work at home by our simplified correspondence methods. Our courses meet all entrance requirements; they are written by members of the faculties of Columbia, Cornell, Pennsylvania, Mass. Inst. of Technology, Illinois, Chicago, Michigan and other leading universities. The American School is one of the largest educational institutions in the world and employs no agents, solicitors or collectors. Write for special College Preparatory Booklet.

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5759 Drexel Avenue Chicago, U. S. A.



## WINSLOW'S Skates

THE BEST ICE AND ROLLER SKATES

### Unbeatable Hockey Skates

Designed by experts; made by experts; worn by experts. Accepted as standard by American hockey players. Flint-hard runners, made by our original process for tempering steel. Built in the world's largest skate factory.

Sold everywhere.

Write for our new catalogue No. 2, containing rules of leading Hockey Associations.

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Stocks to be found at LONDON,

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INGTON, New Zealand.

Makers of Winslow's Famous Roller Skates

## The "MINNEAPOLIS" HEAT REGULATOR

You need a heat regulator in your home. Of course, you want the best. You want "The Original," "The Minneapolis," the equipment that year by year has kept in the lead and now offers in its latest model a valuable new feature—

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## SENSE AND NONSENSE

In Allison's Archives

J. MURRAY ALLISON, the New York correspondent of Brother Charley Taft's Times-Star paper in Cincinnati, was once in Cuba for his paper.

Word came that a Cincinnati banker had escaped from the bank with half a million dollars belonging to the depositors and was headed for Cuba. Allison was told to watch for the absconder. He knew the banker's name but did not know him by sight.

The boat on which the banker was supposed to have escaped came in and Allison went out in a tender. There was a big chap aboard who said his name was Brown. He was the only person who could not be specifically identified. Allison picked him but was not sure; so he engaged some Spanish detectives to keep watch while he did a little sleuthing himself.

The Brown person went to the hotel where Allison was stopping and Allison made friends with him. He was a nice, companionable chap, and they went about together a good deal. Meantime the Spanish detectives were dogging Brown and turning in written reports every six hours to Allison.

Allison knew of a Cincinnati man who was in Cuba and who knew the absconding banker, and he wired him to come up to Havana and see if Brown was the man. The Cincinnati man came, took one look and told Allison his guess was wrong. Brown was Brown and not the banker who eloped with the funds.

They had dinner together that night. During the meal the talk came round to Allison's work.

"Seems to me," said Brown, "you've got a snap, Allison. I've been fussing round with you for a week and I've never seen you do a tap of work—not a tap. What do you do, anyhow?"

"Why," replied Allison, "I have a lot of things to do. For instance, I have to keep track of all the people who come here from the United States."

"Huh!" said Brown. "I guess you don't keep track of very many of them."

"Oh, I don't know about that," retorted Allison. "I know everything you have been doing on this island every minute since you landed."

"G'wan!" sneered Brown. "Quit fooling yourself! Where was I at eleven o'clock yesterday morning?"

Allison reached into his pocket, took out the bunch of reports on Brown that had been made by the detectives, ran them over and said:

"At eleven o'clock yesterday morning you went down to the Dos Hermanos restaurant with two Cubans and had breakfast on the porch overlooking the bay. You ate fish."

Brown's eyes bogged out.

"Well," he said, "where was I at ten o'clock last night?"

"At ten o'clock last night," read Allison, "you were at the Miramar, having supper with two ladies on the porch on the Prado side."

"By George!" gasped Brown. "You do keep tabs, don't you?"

And it was a week after that before Allison told him that he—Brown—was the only man in Cuba on whom Allison could have made such a showing.

### A Fine Offer

LOUIS F. PAYN, warhorse of the old-line Republicans of New York, approached a county delegation chairman at the Republican state convention in Saratoga this fall and offered the nomination for the governorship to a citizen of the chairman's county if the chairman would support him with his votes.

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"Reminds me," said Jimmie, "of a man I knew out in Oregon who had an offer of a thousand dollars for a half interest in a soda-water business. He told a friend about it."

"Huh!" said the friend. "The man who made that offer never had a thousand dollars in his life!"

"I know it," replied the soda-water man, "but just think what a fine offer it was!"



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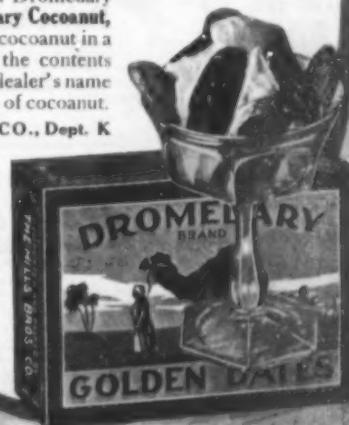
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DENVER	Cafe
PORTLAND	Olive

## UNCLE EDWARD AND COUSIN SILAS

(Continued from Page 9)

On the left ran a business street, thrown up in the past six months and already settling down to a uniform resemblance of One Hundred and Twenty-Fifth Street, One Hundred and Thirty-Seventh Street, One Hundred and Forty-Fifth Street, or whatever uptown, crosstown thoroughfare you care to name. It had the same ground-floor uniformity of grocery stores, family liquor stores, small drygoods stores, moving-picture shows, fruiterers, florists, haberdashers, news emporiums; the same perniciously regular facade line; the same towering upper stories of apartments, as alike as cells in a honeycomb; the same gilded, overdecorated corner saloons.

Number 1426 Rose Avenue was one of the older houses, a nondescript, clapboarded structure, with a yard. Arrived in the park Mr. Harrington repaired at once to a bench behind a bush, from which he could see without being observed himself; but first he drew out his handkerchief and hung it, outspread, on the bush. After a long look at his Uncle Edward's house—and as though satisfied with what he saw—he untied the handkerchief and settled down to watch intently. Ten minutes passed; and suddenly Mr. Harrington smiled and chuckled, with an appearance of great inner satisfaction. Ten minutes more he watched; then he sprang up and parted the branches of the bush that he might have a better look.

The small, alert figure of Mr. Craven had just emerged from the side door of the house at 1426 Rose Avenue. He hesitated for a moment and turned his course, not toward the maze of old houses and new construction that led to the Elevated but toward that crosstown business street that lay in the other direction. Harrington hesitated no longer. He went down the park slope at a shambling run, which turned into a leisurely walk as he came face to face with William G. Craven, Jr.

Craven recognized him with a visible start; but immediately his features took on their accustomed genial smile.

"Hello!" he said. "I thought you'd stayed downtown."

"I was going to," replied Harrington, "but I was that anxious I just couldn't wait. Get it?"

For answer Craven patted his breast pocket. At the contact something within gave out a pleasant, crinkling sound.

"Bully!" exclaimed Harrington. "Now let's go to it! Want a drink? This waiting makes a man goldarned thirsty!" He turned toward the nearest saloon.

But Craven held back.

"It's pretty near the place," he said. "Course this is all right—only it gives a man a queer feeling. Come on, let's beat it."

They walked hurriedly for two blocks. Once, in a shift of the crowd, Craven seemed to hold back as though looking for a way of escape; but Harrington, a friendly hand on his arm, shoved him along. Now they had gone two blocks and were nearing a Subway entrance.

"I guess that's a good place," said Craven suddenly, indicating a saloon across the street. "I don't feel so acary now. Come on, let's get alone. I can't talk business in these here crowds. You and me have got to map this thing out. They must have a back room."

But as they entered Craven seemed again to hold back with some reluctance. Harrington, however, again shoved him ahead, so that his companion looked up with a kind of suspicious surprise.

"Might as well get in as quick as we can," said Harrington as though in explanation—"I'm sort of shaky myself." And Craven, approaching the waiter, ordered a back room and two rye whiskies.

That imaginary outside observer, who has been watching these events without knowledge of the motives behind them, would have been struck at once by a coincidence. In this saloon the porter behaved exactly as did his confrere of the Pearl. He, too, hurried from a side entrance; he, too, sought a rear room; he, too, began rigging a complicated and delicate piece of machinery. Also, just as the two backs disappeared down the passage to the private rooms, the bartender dropped a beer glass and swore vociferously. Harrington and

Craven both started, the latter rather the more violently. The bartender only made an apologetic joke as he picked up the pieces; but two young men, sitting silently behind a locked door in one of the private rooms, started at the sound into swift, quiet action.

The waiter seated Mr. Harrington and Mr. Craven, laid out their drinks, collected his pay and left them alone.

"Well, where is it?" asked Harrington. Craven drew out a big manila envelope. "Seven thousand dollars—I counted it," he said.

Harrington opened the flap of the unsealed envelope with clumsy fingers; ran rapidly over its contents.

"Is that it?" asked Craven eagerly.

"That's it!" responded Harrington. He dropped it in his own pocket. Then, his hand still in the pocket, he rose and set his back against the door. Craven's eyes followed him.

"What's this for?" he asked.

"For fun!" roared Harrington. And now a sudden change came over his whole personality. "For fun! You crook, you cheap con man, you're pinched, that's all!"

Craven started up. Harrington whipped out the hand he had kept in his coat pocket. It held a revolver. He had no need to point it. Craven, at the gesture, sank back in his chair. Harrington threw open his coat. A nickel shield gleamed above his waistcoat pocket.

"You——" whispered Craven under his breath.

"I got you proper," said Harrington. "Maybe you'd like to know me; I'm Detective Harrington, of the headquarters squad, and I've cinched you for a con game but for burglary. Ten years—see!"

But now Craven had forced a smile himself.

"You're a fly cop, you are!" he said. "What evidence have you got? Did you see me do it?"

"All the evidence there is," replied Harrington, "and then some. You don't suppose you haven't been watched all the way, do you? For instance, little man, I'm Uncle Edward. That house you entered is mine, and Uncle Edward's old faithful manservant is another fly cop."

Craven forced a nervous laugh.

"You'll get me plenty on a charge of burglary, you will," he growled, "when you yourself put me up to do it!"

But Harrington still held his confident pose as he replied:

"You rube! You don't suppose I'll be telling that on the stand—or the rest of us? Guess you don't know the New York police."

"Well, just as a matter of curiosity," said Craven, still keeping a shade of his confident pose, "why the blazes didn't you let me go through with the goldbrick game?"

"This is easier," replied Harrington—"a darned sight easier than chasing over Hackensack four or five days with you and your Indian. Say," he added in fierce scorn, "you're a piker con man—you are! I've been playing the boob for country grafters a whole year, but I never ran into the goldbrick game before. I thought it was dead as a hoopskirt. I like your nerve, springing it in New York."

"Any game's new every ten years," Craven sullenly explained.

"Well, you are a boob for sure," said Harrington. "Didn't know this roll here"—he tapped the pocket flap that inclosed the manila envelope—"was phony! All but a hundred dollars," he added quickly—"enough to send you up for burglary in the second degree. The rest's from the police property room."

Shaking, his eyes downcast, Craven rested immobile for a moment. Still standing with his back against the door, his revolver held in a position convenient for immediate action, Harrington regarded him with a sneering smile.

"I guess you've got me, boss," said Craven at length.

"Sensible kid," replied Harrington.

"Let's see the inside of your pockets."

"My what?"

"Your roll! You don't expect to get off without being searched?"

"So help me——" began Craven.

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"Yes," said Harrington, "I'm used to that line of talk. Of course you've got a roll—every con man has. I don't mean that phony moneybelt. I mean the real green you keep to put up against the sucker's. Hurry up!" He shifted slightly the position of the revolver.

Craven made a gesture toward his hip. "Wait!" commanded Harrington, swinging the revolver full at him now. "You turn your back toward me when you make motions like that!"

Sullenly Craven obeyed, and out of the pistol pocket came a roll of bills. He laid them on the table and turned to face the agent of the law.

"Now," Harrington went on, "let's see you count it. I'm busy with this popper here. Hold up every bill so I can see it—two hundred—let me see that one—and fifty —" So he counted both the large bills and the small until the leaves of the roll lay strewn on the table and he announced the grand total—"eight hundred and fifty!"

"That's all?" asked Harrington.

"So help me —" began Craven again.

"It ain't!" finished Harrington. "You've got money buried—they always have. Take out your watch. Let's see you open the back—out in the light now!"—another gesture of the revolver—"you don't palm nothing on me."

Craven, with the air of one who lets the tail go with the hide, snapped open the back cover of his watch. Out came two yellow hundred-dollar bills neatly folded.

"Roll it all up!" commanded Harrington.

"What for?"

"Roll it up, I tell you! That's right. Now take out a twenty—just one. Now lay the roll on the table."

Craven obeyed mechanically. The operation finished, he looked up and asked with shaky sarcasm:

"Anything else I can do for you?"

"Yes," said Harrington, "beat it!"

"What!"

"Take that twenty and get as far from New York as you can get."

But now it was Craven's turn to roar.

"You strong-arm!" he cried. "You yegg! So this is a plain holdup! And I swallowed it when you said you were a cop!"

"If you don't believe I'm a cop," replied Harrington, "just try coming back to New York. You'll find yourself yanked as a suspicious character the minute you show your nose. Now have a little sense. I've got you—trying to work the goldbrick game, and burglary in the second degree."

"Yes, you've got me!" said Craven, looking a little relieved nevertheless. "But say, pal, come through with another hundred. So help me, twenty ain't any good to me. I want to get back to Kansas City."

"Not a red! The game's over. You walk straight out ahead of me, and if you ever try New York again —" He threw open the door.

Craven before, Harrington two paces behind with his revolver clasped tight in his coat pocket, they proceeded unostentatiously to the street entrance.

"Now you take the Subway—quick!" said Harrington. "And remember, there's a stop at the Grand Central Station."

"Say, you're a piker con man—you are!" he added as Craven turned away.

Craven made no sign that he heard. He dodged through the crowd and lost himself in the gaping entrance to the Subway.

Detective Harrington slipped the revolver into its proper pocket, felt the manila envelope and the newly earned roll to see whether all was safe, and strolled in leisurely fashion toward his bachelor residence at 1426 Rose Avenue. He stopped by the way to buy and light a cigar and to run through the baseball news and views in an evening extra; so it was half an hour before he reached his own door and pulled out his latchkey. He stepped into the hall.

"Sweeney!" he called.

There was no response. He called again. Still no response!

"That's funny!" said Detective Harrington to himself. However, he entered the front room, carefully drew down all the curtains, switched on the electric lights and seated himself at "Uncle Edward's" desk.

Opening the lower left-hand drawer, he deposited the manila envelope. Then, after a long look round the room, he repaired to the mantel and fumbled for a moment. A panel slid open. He was in the act of dropping Mr. Craven's roll within when—a slight rustling made him jump

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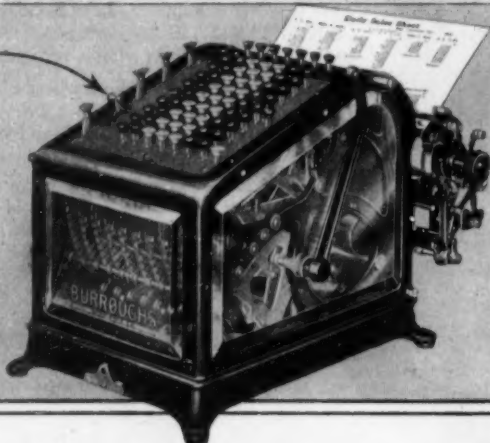
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and turn. He was looking into the eyes of Mr. Craven and the significant clasp of a navy revolver.

"Leave the panel just thataway," said Mr. Craven softly. "All right, gent!" he called. The folding doors slid back. Three men entered the room.

"Mr. Harrington," said Mr. Craven in his politest accents, "you ought to know this gentleman here, though maybe you don't. He's the new police commissioner. You and me haven't met formally, so to speak. I'm Craven of the Burke Detective Agency, and we're sort of looking up the police grafters in New York; especially this old game of yours and Sweeney's—Sweeney is dictating his confession about now. That gentleman over there is Mr. Burke himself, and those neat little packages he's carrying are the dictagraph records of our entertaining saloon conversations."

Pale, aquiver, his back against the wall, his legs giving way, his hands outspread to steady himself, Harrington looked from face to face and said never a word. The commissioner started to speak, but Craven interrupted him:

"Excuse me, comish, but I want to say just one thing privatelike before I turn him over. This here grafter asked me a while ago why I tried the goldbrick game on him. Just by way of making you foolish, Mr. Harrington! It'll look good when the papers get it—you so greedy for rolls that you lost your head complete—you believed a con man would try the goldbrick game in New York, with Wall Street right here."

"Say, you're a piker fly cop—you are!" concluded Detective Craven.

## Making Merchants

IT IS admitted by all that good general education for the merchant of today is not only valuable, but indispensable. It is generally admitted that if we begin the special education of the merchant, or any one else, too soon, without a solid basis of training, we shall not raise him, but put him on a lower level. Men today are not only subjected to a severe professional competition, but they are forced into public life and into politics. They have duties not only to themselves and the corporations they serve, but to the community and the state.

There is, however, a general admission in Germany that the present development of commerce and industry demands a special training in their many-sided technique. The modern commercial school, therefore, must rest upon the union of general and special education. What is the "irreducible minimum" of general training required in such a scheme? It will be hard to answer this question to any one's satisfaction. Some would demand so much general training that special training would be impossible.

The Prussian Ministry, in 1897, took the position that general education or training required everywhere and at all times that the two fields of human knowledge, the linguistic-historical and mathematical-scientific, must both be cared for. The ministry contended that every commercial school should rest upon such a general training in each of these fields of knowledge.

#### How Europe Does It

Every satisfactory commercial school must, in addition to this, include in its course the commercial discipline of bookkeeping, correspondence, knowledge of wares, laws of exchange, economics, and the like. In the languages, instruction, of course, strives more for ability to do, to speak, than for ability to read. This will, however, not detract from their cultural value. In history more stress can be laid upon the commercial relations and cultural history of people than upon wars and dynasties. Science and mathematics can be applied science and mathematics, to some extent, without destroying their cultural value. It is believed that in such schools as the Leipzig Commercial Institute the special and general disciplines have been successfully combined.

It will be observed from this outline that commercial schools in Europe are also, to some extent, technical schools. It is true,



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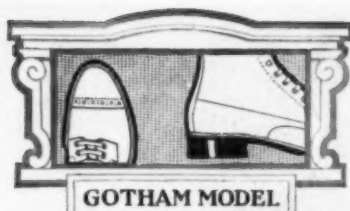
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too, that every lower technical school teaches commercial subjects. In other words, a man trained for commerce not only must know reckoning, bookkeeping and stenography, but must have some general scientific training and a knowledge of the theory of commerce that includes more than buying in the cheapest places and selling in the dearest. He must study technology and must know his wares, and he must be prepared to guide in some degree the purchaser in his choice of means for gratifying his wants. On the other hand, the technically trained man needs to know something about the laws of trade and commerce. He needs to know commercial reckoning and bookkeeping. He must be a business man as well as a technician. Every good commercial school, then, must lay great stress upon science, including physics, chemistry, biology, geography, technology and *Warenkunde*—or study of articles of commerce—their historical and technical development from the raw material to the finished product. This study must be carried on in laboratories and museums of commercial articles and be supplemented by visits to factories and business plants. With the higher technical and artistic training of the producer must come the corresponding technical and artistic training on the part of the business man who sells the product.

The Leipzig school seems to meet all these demands pretty well except the last one—some artistic training. The Saxon commercial schools, unlike most other German commercial schools, give no place in their program for drawing or art in any form. Their work, however, in language, history, science and mathematics, as well as in the special subjects of *Warenkunde*, bookkeeping, and the like, is thorough and practical. There is no nonsense permitted, but systematic, thorough, good-natured work by teachers and pupils.

### Merchants Made in Germany

Director Raydt, in the following statement, contributes another point of view that is worth considering by all friends of education: "A commercial school must be not only an institution of instruction, but also an institution of education if it is to perform its task rightly. The subjects of instruction do not have the importance that are often accorded to them in the strife between the humanists and the realists. Much more important is the way the subjects are handled by the instructor. Not the erudition of the teacher, so necessary within certain limits, but his pedagogical skill and his warm-hearted sympathy with the pupils entrusted to him form the source of the most beneficial power and influence of a school. A commercial school should bring up its pupils to be morally sound, well-informed youths, with a highly developed sense of mercantile honor.

"If the school does this it has performed an important task; for a morally sound, efficient merchant is a man of great economic and political importance for all times and in all lands."

My study of this school has impressed me greatly with the systematic way in which the German works out an educational problem. He believes in the school as a remedy for poor conditions in trade or industry. Instead of merely providing a little evening schoolwork for apprentices, he organizes a school that offers instruction to apprentices and also provides opportunities for boys who have the time and ability to prepare themselves more thoroughly for commercial life. When circumstances made it possible he lengthened the time given to both these classes of boys and finally provided a commercial high school, where the problems of commerce and trade could be studied scientifically and where provision could be made for training competent teachers for the lower schools. In his appeal to the school he has kept his feet on the ground and has not become a blind worshiper of mere academic instruction. In preparing teachers for the commercial school he has demanded practice as well as theory from those wishing to enter the ranks as teachers.



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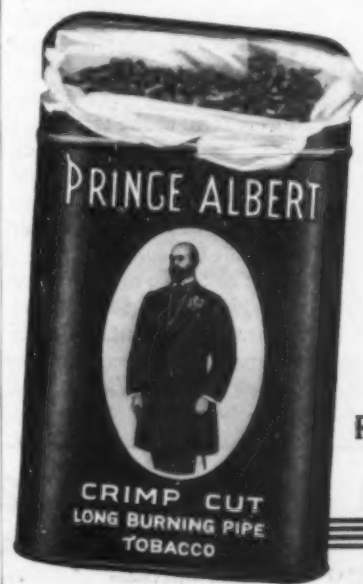
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## THE BOOM AT WAYNE

(Continued from Page 5)

happened; but I woke up along in the night—and then I knew just what had happened. Really I would have died then if I could have gone back and undone it; but how could I? The draft had gone on to Chicago. I had the stock. There seemed to be nothing to do but hang on and wait for the stock to rise. That's really how it happened, Katharine." He looked down at the floor, moistening his dry lips.

She put her hand to her throat again and articulated: "But now, Fred? Now?"

"Now?" He frowned deeply, struggling to assert his will. "This letter, you see—That's a statement from the Cereal National to the bank examiner showing the amount of our balance there. Of course it shows twelve thousand dollars less than our books. I've got to alter it—change the figures—and then slip it into his mail at the hotel this afternoon. And then I'll sell the oil stock—probably today; certainly tomorrow—and I'll put back the twelve thousand I owe the bank. And then—everything will be made good; everything will be covered up. And the money I've made will be as good for Bertha and the children as though I'd made it honestly." The flesh puckered round his eyes. "I wonder, Katharine, how many things like that are done in the world!—a quiet little murder in a corner, without a drop of blood left to show—all snugly covered up; the man that did it with the plunder safely in his pocket and the corpse all neatly buried where nobody can find it!—I wonder how many things like that are done—every day! It's awfully easy, it seems—to do it in a dark corner and slip away."

"I suppose so," she murmured, not really knowing what she did say. His head had drooped forward; a wisp of brown hair had fallen over his brow. He seemed the unlucky, inept, blundering boy again—always losing his marbles and getting found out. Her judgment was simply stunned and she had a vague feeling of complicity. If only they could get the poor, bedabbled corpse safely buried, and run away hand in hand!

She then saw the bank examiner and her husband and Peter Disbrow enter. The three figures were perfectly distinct and life-like. They approached, spoke to her; she spoke to them. But this speaking, bowing, smiling, seemed to be done by four automata while her mind simply waited behind an impenetrable barrier.

Jack introduced Mr. Dover to her. She noted again the heavy, gallant, apple-red, methodical man; even observed at once that what gave the odd look to his prominent light-blue eyes was that one of them was artificial. This dead eye interested her; there seemed something significant about it. She talked with him graciously while her mind, behind its impenetrable wall, regarded him with complete detachment.

She noticed that her husband, after all, was wearing the opal scarfpin. She had told him at breakfast to take it off; it didn't go well with the brown tie. He was fond of playing little jokes of that sort on her—putting on a flaming tie or a watch-seal now and then to tease her. She noticed the man himself with a new interest, as though he were, in a way, a stranger.

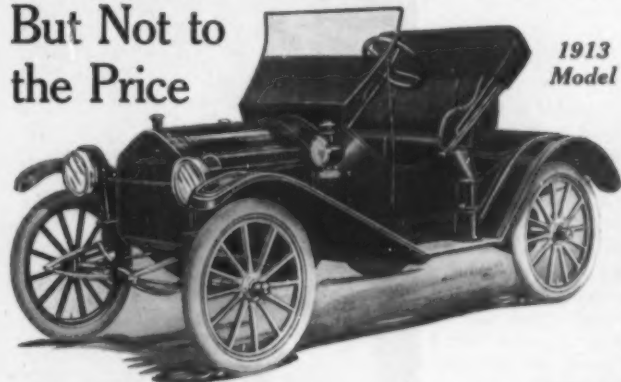
A handsome man he was, of the capable type. Even in the trig business suit his lithe body looked athletic. He was very fair, with close-cropped yellowish hair and a little, jaunty, close-cropped yellowish mustache. A girl might have envied him his fine, fair skin and there was almost a dimple at the point of his resolute chin. He had the sloping brow, long, strong nose and round gray eyes of the bold and active. He was genial too; brimming with energy, confidence and good nature.

He introduced the bank examiner to his wife with a little air that Katharine was very familiar with and often in secret fondly laughed over. The little air said: "See how beautiful, gracious and intelligent she is; a capital prize among women—and mine!" He was much in love with her and enjoyed exhibiting her to other men as the most signal evidence of his good fortune. Able and fortunate! That was what he looked—laughing, joking, his eyes shining, his hands and feet stirring with nervous little motions, like a high-strung horse.

Albert Jenks came in while they were talking and joined the group of automata—made another actor in this singularly empty

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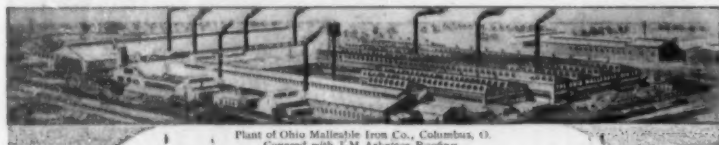
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drama, which played itself out before the dropped curtain of Katharine's mind. He was the bank's attorney—a snappy, wiry little man, with an amusing inclination for long coats, high-heeled boots and silk hats. His lean face was framed in a short, coarse red beard. His eyes were cavernous and hungry. He had an abrupt manner and vitriolic tongue. He was a sort of favorite of Katharine's. His caustic, shocking speeches amused her. Him, also, she regarded from behind her wall.

There remained Peter Disbrow, standing a little apart, not saying much. He was a lean, powerful, bony man, past fifty, with a stiff leg that made him use a stout cane in walking. At best, he would have been notably ugly. His enemies said he was ruthless too; certainly he had plenty of enemies. Among those who regarded themselves as the best people he was looked upon askance. His methods in business and politics were said to be objectionable. Not long ago the pastor of one of the first churches had compared him with Boss Tweed. Yet, somehow, as Katharine examined these men from behind her impenetrable barrier, she felt a vague comfort on account of Peter.

She was aware that Fred had withdrawn a little and was leaning against the wall—waiting for these shadows to pass as she, too, waited for them to pass.

Still another actor appeared, however. Oddly enough, he seemed, more than any of the others, to break through Katharine's detachment, although he merely bowed to her and trudged past without speaking. This was William Hogan, the bookkeeper, bent before his time.

Hogan's passing seemed to be a cue for the mock play—acting itself out amid the real drama—to cease. The automatons moved away. Peter Disbrow and Albert Jenks turned toward the president's room at the left. Jack Chester stepped briskly over to his desk and busied himself efficiently.

The mock play was ending—but not quite ended. Mr. Dover lingered a little on the stage, with a heavy-footed gallantry. He had found Mrs. Chester charming and wished to be charmed a little more. It was really with her in view that he turned to Peter Disbrow, attempting a ponderous pleasantry.

"You gave me very bad advice, Mr. Disbrow," he said, smiling and heavily rallying the president for Katharine's benefit. "You gave me bad advice the other day when you told me not to buy that hundred shares of Columbia oil stock the man offered me at a dollar and a half a share. I was told over at the hotel that the company had struck oil. You see, if I hadn't taken your advice I might have made two or three hundred dollars."

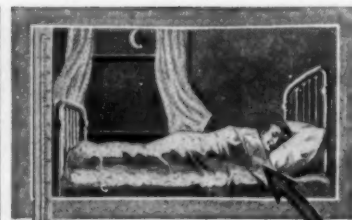
"Struck your grandmother!" Peter replied gruffly. "They struck a tubful of oil worth a cent a barrel about two weeks ago. Take my word for it, Tyler's just unloading some stock on suckers. The stock ain't worth the paper it's printed on."

Peter limped a step toward his office door. Mr. Dover, smiling gallantly, turned to Mrs. Chester—and was stricken dumb. He wasn't sure—the dead eye was on that side—whether the teller had slipped limply along the wall. He was sure that Mrs. Chester sprang toward him and caught him in her arms. His head seemed to lie on her shoulder.

Mr. Dover said "Oh!" and took a futile step forward. It may have been this exclamation that drew the eyes of the other men. They witnessed an admirable feat of strength for a woman. Mrs. Chester, with the burden in her arms, took a firm step and bent down until one knee rested on the floor, which brought Bane to a sitting posture on the customers' bench. They saw his hand catch feebly at the arm of the bench; and for an instant she rested on her knee, peering up into his face. Then she rose swiftly and gracefully and stood in front of the limp figure. Her eyes met the startled glances of the men like a good shield taking the thrust of several swords at once. Her husband had half risen from his chair, bending forward, his brows frowning as though in anger. Katharine spoke collectedly:

"Bring some water, please; Fred's faint." The bank examiner hastened gallantly to the water-cooler. Bane gave a shudder and buried his face in his hands. Standing in front of him, Mrs. Chester laid her hand lightly on his bent head.

(TO BE CONTINUED)



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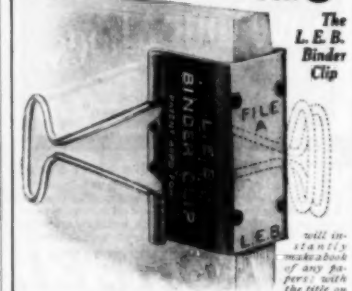
Brighton Night-Wear is made in wonderful fashion for men, women and little folks. Ask your dealer for the Brighton-Carlsbad System. If he can not supply it, we will tell you how and where to get it. All explained in the "Nightie Book." You better send for it today. (12)

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—Martha E. Bane, Harper, Kan. (portrait)

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# Since Music Came

*"Our home evenings are the real treat"*

Betty and I have repaired all the broken fences of our Promised Land. No, old man, we shall never blow up our "till-death-us-do-part."

We have our show evenings just the same; our bridge evenings just the same; our gadding-about evenings, too, but they are ten times as good now BECAUSE WE HAVE SOMETHING ELSE BETWEEN and because that something else is the greatest thing in the world.

Our home evenings are the real treat. Yes, that's what I said, home—HOME. It may not be fashionable to have one, but it's what we want; and we have a home now—not merely a place to live in.

I get comfortable in the rich old Uncle Peter chair and glow all over with a sense of completeness as my pipe begins to draw. Betty sits before the keys of the Pianola Piano, for all the world like a real hand-pianist, and then she's ready:

It's usually one of the White Light hits to begin with—and it's odd how exquisite they are on the Pianola. You don't really get them when they are whistled or sung, you know. It's the wonderful orchestration effect of the grouped chords of the accompaniment that supports the melody when Betty plays it at home—it's the perfection of technique in all the treble ornamentation that makes a delicious thing out of the air itself—it's that clear, faultless articulation of precise, yet flowing melody—it's all these things together that enable one to appreciate what exceptional things these popular song writers really do—or perhaps the Pianola arrangement improves on the original.

Anyway, it's like the snap and brightness of a clear day in May, when it's just warm enough, and the air has been washed clean and fit to swallow, by yesterday's rain, and all the blossoms are out, and the country is just a great flower garden.

It puts us in tune, Betty and me, and, after we have had three or four of these sunlit bits, we are ready for the real greatness of music—the big, world-wide, humanizing, soul-swelling things that we never knew before—and *we are in tune.*

Betty and I are the mute, inglorious Milton type. We don't express ourselves well—except, perhaps, in slang. I can't find in my mental works the poet's phrases to tell Betty how adorable she is and what she means to me. But we do feel it—we just can't say it because we lack the facility of expression, and you've GOT to say it, my boy, and *she's got to say it, if you both hope to stay in the Promised Land.*

Grieg says it for us—Chopin says it for us—Mozart sings it for us, with a divine fire that almost tears my heart out at times, and I crown my girl the princess of all the world with the great big tenderness that comes to me as I listen and watch her there at the keys, and know that every bar of the music tells her what I feel and carries every beat of her heart to me.

OH, the wonders the Masters have wrought! They have caught the soft glint of the moonlight on the water and painted it in the rhythmic waves and crystal clearness of their melodies. They have let the surge and storm of the whole wide world, the knowledge of life and its fullness, love and its sublimities, its sorrows, its triumphs, and its sacrifices, into the crashing chords, the wild, sweet beauty-notes of the conception and expression of genius.

They lift us poor mortals of Everyday up to their own divine heights, when we will listen. Surely this is a magic instrument which gives us the very soul-triumph of a Master of all the Masters, at the finger touch of a simple girl.

Betty can't play a note—her strong, white fingers are for golf, tennis, rowing, bridle-reins—not for the wonder-manipulation of piano keys. Still as she sways the little pointer from side to side, interpreting the music as the Master created it in his soul, his own touch, his own conception, expression, rendition, and, best of all, his mastery, are there, and pour forth in those sound-waves.

Glory! that's it! It isn't just a world any more, when one of those stately anthems rolls out in billowing waves of harmony to enfold us in a land of dreams.

And Betty! When the last note ends as softly as a falling rose leaf, Betty sits there with her dear little head drooped, her face flushed and rosy, the most splendid dewy moisture in her eyes, and she just wants to put her head on my shoulder, and I know it, and I'm King. I say it gently, "Betty, come here," and without a word she comes. She cuddles on my big awkward knees and her head slips into that place on my shoulder, and all I can say is "Oh, my dear. My very, very dearest dear."

That moment is worth every dollar we have in the world and all I can earn for years to come. We're no longer two young people half spoiled by the modern way of living—I'm a man, and Betty, bless her!—is a woman, a real one, and music has done it for us through the medium of that great instrument which is just rounding out the happiness of our lives.

Bless the Pianola Piano, say I, and bless the man who, in creating it, has made a real home for Betty and me, and for all the other thousands of young people throughout this whole wide world of ours.

There are descriptions which ring so clearly with truth that we wonder if they are not drawn from personal experience. The Man and Betty, music and dreams—the episode is typical! And, as their hearts are drawn closer and their lives more tightly interwoven by the magic of music, there comes the thought of the pity, the sheer pity, of the homes that are not homes—that have no such unifying element of common interest to brighten and sweeten home life.

And then there is the other pity of the homes that have made a mistake—that have just missed the pleasure that they might as well have had—for there is no purchase in the world in which a mistake can be more easily made than in choosing a player-piano.

Player-pianos are divided into two classes—those which contain the genuine PIANOLA, and are called PIANOLA Player-pianos, and those which contain other player-actions and are, therefore, just Player-pianos with this or that *piano* name.

We make the genuine PIANOLA, and we put it into but six pianos—the best in the world at their respective prices.

For more than twelve years we have been developing our PIANOLA. During this time we have spent more thousands of dollars simply *experimenting* than we like to think of.

We have made it so it will not sound *mechanical*, even when Betty or someone else, who knows nothing of music, plays it.

Betty, or the Man, or any one can play the genuine PIANOLA Player-piano and get all the little subtle effects that make real music.

This is why the great musicians like Paderewski, Richard Strauss, and Josef Hofmann and Rosenthal, and Moszkowski and over three hundred others, welcome the genuine PIANOLA Player-piano as a serious musical instrument.

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PIANOLA Player-pianos are furnished in both Grand and Upright styles, and are priced as low as \$550, with very moderate monthly terms of payment. They are for sale in your city only at one store. Write us and we will tell you the name of this store, and also send you a very interesting catalog, giving you styles and prices and other information about the genuine PIANOLA Player-piano—Address Dept. "A."

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*"Betty, come here"*

## LOWNEY'S COCOA

is simply Nature—  
at her best

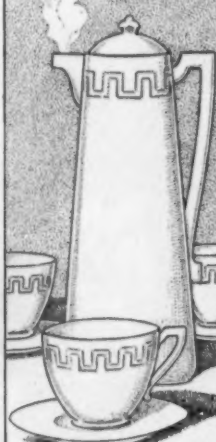
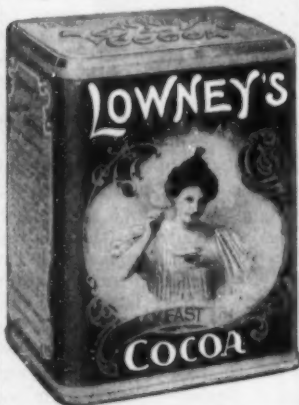
Certain South American districts grow a superior grade of cocoa beans.

These beans are roasted and ground for Lowney's Cocoa.

You get no man-made additions to blur Nature's best cocoa flavor.

And what a flavor it is! There is joy in the very aroma that steams from the cup. You can taste the purity in each delicious sip.

That natural flavor has never been bettered by man.



## When Farmers Incorporate

SOME of the most successful farms and ranches in the country are operated by corporations. Many of these great farms are amazingly up to date, and labor-saving devices of all sorts are everywhere in evidence. At one ranch even the food for the hogs is cooked by electricity! The cream separator, the churn and the washing machine are driven by electricity. There are electric cookers and radiators in the ranch house, and the whole place is ablaze with electric lights in all the principal buildings and also in the open wherever lights are needed. Electrical power elevates the alfalfa into the barns, grinds it into meal and also operates all the grain-grinding machinery. This, however, seems to be only the beginning of the use of electricity on this show farm. Arrangements have just been made to provide the place with electrical horse cleaners, and with a device for charging the storage batteries of electric trucks that will largely supplant horse power on this ranch.

Today the heavy work on this big farm is done by a thirty-six-horse-power steam tractor that at one time pulls nine fourteen-inch plows, two disks, two harrows and a leveler, covering an average of twenty acres a day. Last year one thousand acres were put under the plow and this year will undoubtedly add two more thousand acres to the land under tillage. As the plowing on this ranch is done at a considerable distance from the home buildings, a special camp wagon is now being constructed. It is a combination of portable kitchen and blacksmith shop. If such a man can be found, this unique traveling wagon will be manned by a combination cook and blacksmith. Though the corporation farm is always willing to pay a good wage it never loses an opportunity to save a part of a salary by employing all the talents of a handy man. Economy is the watchword all along the line. This accounts for the existence of this odd combination wagon and of the tents in which the plowing crew sleeps when the big engine is doing double shift work in the field. There is never any hesitation on the part of the farming corporation in making any investment that promises a permanent economy. According to present plans the near future will see several lighter internal-combustion tractors installed on these ranches.

The management of this great corporation farm is keenly in sympathy with scientific agriculture in its most progressive form. Thirty-six of the choicest acres on one ranch have been turned over to the state for a permanent agricultural experiment station.

Twenty acres more have been set aside for growing an apple orchard under dry-farming methods. Both of these experimental tracts are alongside a transcontinental railroad where they may be observed by thousands of travelers.

### Profitable Alfalfa Acres

On this ranch there are four hundred acres of alfalfa—a strong stand put in several years ago and now in a most flourishing condition. This acreage, however, is regarded as only a beginning. Corporation methods seem to be as well suited to alfalfa culture as to sheep raising, according to the testimony of the manager, who says:

"On this rather large alfalfa field we get an average of about five tons to the acre, taken in two cuttings. That this is a very profitable crop may be judged from the fact that we have been able to sell all the surplus alfalfa that we were willing to part with at fifteen dollars a ton on the ground, in the stack. Probably the radical way in which we cultivate our alfalfa has much to do with the large average yield that we get. We use three kinds of machines in cultivating our alfalfa, which had several seasons' growth before we obtained the ranch. One machine is a kind of disk harrow, fitted with spikes that tear up the ground in a very thorough way. Another device for accomplishing the same result is also a wheel harrow having a front disk of the ordinary kind and followed by a cutaway disk. These wheels throw the dirt in opposite directions, and the result of the combined action of the machine is a fine pulverization of the soil. This machine is later followed with an ordinary harrow or drag with the teeth pointed slightly backward.

"Our experience is that by grinding the alfalfa into fine feed we can effect an economy of at least twenty-five per cent. In the case of feeding sheep and horses we will probably save more than that. It doesn't pay to feed alfalfa in a form in which the animals can strip off the leaves and waste the stems, which contain a high percentage of nutriment.

"About ten thousand head of sheep were fed on this ranch last year and this number will be increased. This means fertility for our soil. Already twenty-seven hundred loads of sheep manure have been put on the land and there is a deposit of this in the feeding sheds of fully three times that amount. The former owner of the ranch did not haul it, and as it has been protected under roof it is as good today as ever. That deposit is worth a very substantial amount of money.

"However, as there are twenty thousand acres in the ranch and as every acre of the ground is fit for the plow, it will be seen that almost any amount of fertilizer can be used if one is inclined to apply it. Therefore, we are going to so operate this ranch as to provide for a steady and constant fertilization of the land. It is our plan at once to lay the foundations for a rather high-class and extensive dairy. We are close to a large city that is rather meagerly supplied with milk, and therefore milk commands a good stiff price there, especially if it is a superior article. That is the kind of milk we propose to produce, taking every precaution to have it sanitary."

Another indication of the progressive spirit evident in every detail of the management of these corporation farms is seen in the fact that elaborate arrangements have been made to produce on one ranch the fine breeding stock needed for the flocks on the other ranches. To keep up the quality of the sheep on a big ranch is both a difficult and an expensive matter. Every year, according to the promoter, increases the cost of sheep-raising, and about the only way by which this increased cost can be offset is by the precaution of procuring better sheep. Therefore, instead of importing breeding stock from everywhere and anywhere two bands of thoroughbred sheep will be built up on this ranch. One band will be of the best fine-wool type and the other will be Hampshires, a mutton variety that stands high in his estimation.

### Dogs That Do Men's Work

Some of the most valuable and efficient workers on these corporation ranches do not appear on the payrolls of the companies. This, however, is not because there is any failure to appreciate their services.

"About the most useful worker on a sheep ranch," explained the young manager, "is a good, well-trained shepherd dog. In almost any kind of an emergency on the range a good dog that knows his business can do the work of three men. Not long ago one of our herders went wrong—deserted his post and left his band of two thousand sheep to their own devices. But the dog stuck by and saved the whole band. Instead of herding them close—keeping them packed tight together—he allowed them to scatter out so that they could feed. In other words, he exercised just as much good judgment in the care of those sheep as a first-class herder could have shown."

"What about the net result of your system of corporation farming?" was then asked. "Have you made it pay, and if so, are you willing to say how well it has paid?"

"Yes," was the answer, "it has paid well. This does not mean that every ranch pays a dividend every year; but it does mean that after we have once got a ranch going we have never operated without earning a profit. For instance, one of our ranches this year paid a cash dividend of ten per cent. That is the first one on the list. Next comes a company that passed its dividend for the reason that a railroad locomotive set fire to our grass and we were obliged to go out and buy hay for the stock. Of course we shall ultimately recover the loss from the railroad company, but the accident compelled us to pass a dividend for the time being.

"I can see no reason," concluded this captain of husbandry, "why corporation ownership and management should not be successful in other lines of farming."

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For Wedding: Manual in white leather \$5.00; with Rosary \$6.00  
**JOHN MURPHY CO., Baltimore, Md.**

## THE SELFMADE EFFICIENCY EXPERT

(Continued from Page 12)

These were started on the cheaper work until they were able to understand our tongue, when they would take up work on the trade they had learned in the old country. With this new condition came astonishing results in efficiency. In a department that formerly employed as many as forty to fifty hands the output was turned out with twenty-five. The entire cost of this change—excepting betterments of factory, which were taken care of by the depreciation or investment account—was only about two thousand dollars in the way of extra clerical help.

Here also was demonstrated the practicality of fixing a base wage in each operation. That is, if a green hand was started at the nominal day wage ruling in the community—say \$1.50 a day—there was set ahead of him a task calling for a little more skill and a wage of \$1.65 a day, and so on up. Instead of putting new hands on the higher class of work the workers were promoted as fast as they proved their fitness.

Many factories suffer a far greater loss through "absentees" and "lates" than they suspect. The clogging of work from this cause is great. The manufacturer or superintendent who is trying to meet his own efficiency problems will not overlook this one. Here is another line in which the bonus plan may be applied with very profitable results. By analyzing one department of a certain factory I found that the loss from this cause was fifteen per cent of the gross running time. Then I went through the whole factory and found that this percentage held in nearly all departments. After figuring what profit could be made if every employee was present, it was found that the loss amounted to several thousand dollars a year. We then worked out a bonus method, applicable both to piece, premium and bonus workers, based on attendance. If a man gave perfect attendance he had five per cent added to his pay. If he gave all but two hours of perfect attendance in half a month he was given two and a half per cent of his pay. For the girl operators this bonus rate was doubled. The sum total of this bonus, after figuring the possibility of perfect attendance, would just about equal seventy-five per cent of the direct profit resulting from it.

### Johnny-When-the-Whistle-Blows

This factory happened to be situated, as many factories are, quite a distance from the carline and remote from the residence section. The results were so good that the bonus method has become a permanent fixture. It is impossible to lay out production and put standards into effect unless the workers are on hand to do the work. Lateness is a disease with some workmen and can only be broken by drastic methods. Without proper supervision, the lates soon grow into chronics. The organization should be run on the principle that all employees should be in their places when the whistle blows, ready to work, whether they are piece-workers or day-workers.

Just a word with regard to fixing rates—whether straight, differential or premium. The man who makes the labor studies on which those rates are worked out should be of big enough caliber to hold down the job of superintendent. This may look costly, but it will pay in the end. When rates are set they should be set to stay. If they are too low they discourage the workmen. If they are too high they will have to be cut, which is the worst crime of all! When the rates are put into effect they should be guaranteed for twelve months, and should come up one year from date to be discussed in the light of experience and changed conditions. They should come upon the boards by expiration, automatically. This removes any reason for discontent on the part of workmen. The rates may be raised rather than lowered. Results from studies on assembling operations often, perhaps generally, mean between thirty to fifty per cent cut in the cost. On machine operations it is harder to figure, but it generally averages about twenty per cent. This takes into consideration an increase in wages of all the way from fifteen to twenty-five per cent. The gain over old piece-work depends entirely on the way the rates are set. Rates set by guess by the foremen are frequently found to be higher

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For Women, Misses and Children

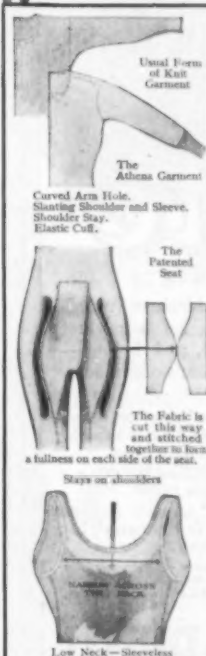
Every thinking woman knows that however perfect her own figure may be, unless she wears truly form-fitting underwear, there is sure to be trouble in the fit of her gowns.

Athena—the new knit underwear—is correctly tailored in every part—from the shaped shoulders to the tapered ankles. It fits the woman as though it were a part of her. The trimming, shaping and sizing are such that she has no difficulty in getting her garment, whether she be slender or very full.

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than the day-work cost. Don't guess—know. And never let up on your time studies. Consult them as you would your watch.

If you happen to be engaged in an industry in which the cost of the material used in your product is greater than the cost of the labor do not imagine that scientific management will not pay in your shop. This is a very common mistake, and one that explains why concerns of this class are generally far behind the manufacturers of highly fabricated articles in efficiency methods.

The real problem in a shop where the materials going into a product cost as much or more than the labor is that of turning over the capital invested with greater frequency or reducing the capital tied up in the inventory. As the proportion of the material cost climbs toward fifty per cent of the total cost the amount of money tied up in inventory becomes a big factor. On the number of times the capital is turned over in a year depends the profit of the business. The more efficient you make your firm, the faster your capital turns over. A firm doing \$1,250,000 business a year carried an inventory of \$500,000. This meant, roughly speaking, that their capital tied up in inventory was turned about twice. The proportion of the material cost was about sixty per cent. By increase in efficiency it was possible to do the same volume of business with a less average running inventory, turning the capital over one and a half to two times more in a year. This meant that there was an additional margin of profit made.

Therefore because your pay roll may happen to be the light end of your expense account, do not fall into the common error that the introduction of scientific management into your place will not increase your profits. It will increase them beyond any question.

## Overlooking the Item of Profits

In the investigation of almost every kind of manufacturing outside of extremely heavy iron work, the most curious fact I have encountered is the one least to be expected and last to be credited—namely: that men become so absorbed in making a product that they forget that their real business is that of making profits. This seems incredible, but this situation is encountered almost more often than it is missed. A failure to keep this viewpoint consistently in mind is the real explanation of why many manufacturers are struggling along under outworn methods and conditions instead of paying good fat dividends. I could name a score of men who were found doing this very thing. They had become obsessed with the thing they were making—almost blindly devoted to it. Their minds became more intent on seeing the product pass out of the shipping-room door than upon seeing net profits accumulate against dividend day. Unless your business is a disguised philanthropy, you are in it to make profits; the making of your product is only one important means to that end.

The keynote to scientific management is cutting costs. That includes the elimination of waste. The department heads of one of the greatest manufacturing corporations on earth foregather with their superior officers at a regular periodical dinner. On these occasions the president always arises and offers this twentieth century grace to the assemblage: "Gentlemen! Costs never stand still. They go up or they go down. Gentlemen! We hire you to make them go down. If you can't do that we will hire somebody who can."

There is no escaping from the truth expressed in the opening of that profane grace. Costs never stand still. Scientific management—the real, rational thing, mind you!—is nothing less than organized common-sense applied to making costs go down instead of up. And it is by far the most effective agency to that end that yet has been discovered.

Editor's Note—This is the third and last of a series of articles by Forrest Criesey.



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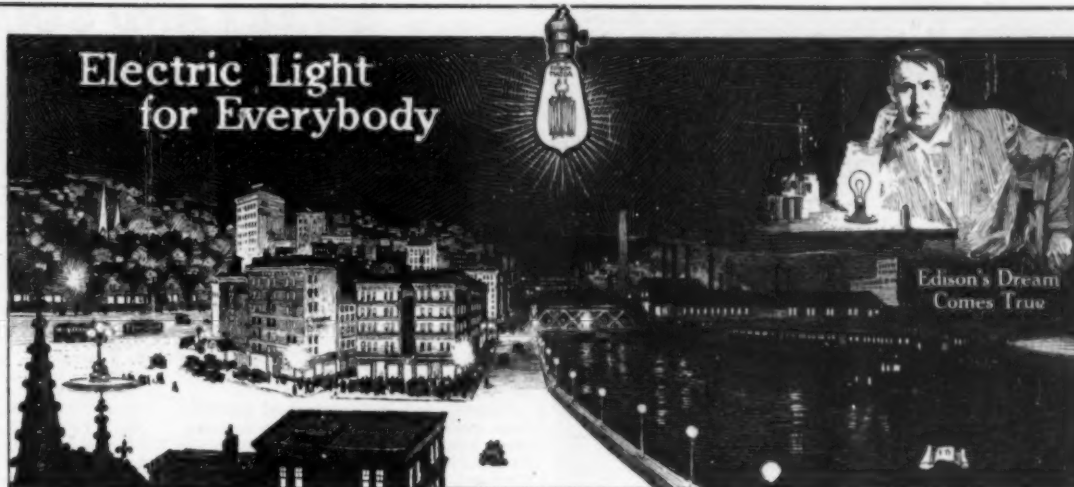
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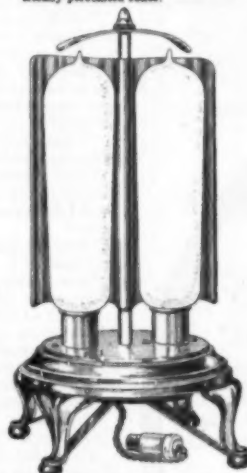
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## SWEET AND SOUR

(Continued from Page 23)

"Used to was Lesengeld & Schein in the pants business?" Scharley asked, and Mrs. Lesengeld nodded.

"Why, Lesengeld and me was lodge brothers together in the I. O. M. A. before I went out to the Pacific Coast, years ago already," Scharley declared. "I guess he's often spoken to you about Jake Scharley, ain't it?"

"Maybe he did, Mr. Scharley, *aber* he's dead *schon* two years since already," Mrs. Lesengeld said, and then added the pious hope—"*alas hasholem!*"

"You don't say so!" Scharley cried in shocked accents. "Why, he wasn't no older as me already!"

"Fifty-three when he died," Mrs. Lesengeld said. "Quick diabetes, Mr. Scharley. Wouldn't you step inside?"

Scharley and Williams passed into the front room, which was used as a living room and presented an appearance of remarkable neatness and order. In the corner stood an oil stove, on which two saucepans bubbled and steamed—and as Mrs. Lesengeld turned to follow her visitors one of the saucepans boiled over.

"Oo-ee!" she exclaimed. "*Mein Fisch!*"

"Go ahead and tend to it," Scharley cried excitedly. "Don't mind us—it might get burned already."

He watched her anxiously while she turned down the flame.

"Brown stewed fish, sweet and sour—ain't it?" he asked, and Mrs. Lesengeld nodded as she lowered the flame to just the proper height.

"I thought it was," Scharley continued. "I ain't smelled it in forty years already! My poor mother—*alas hasholem*—used to fix it something elegant." He heaved a sigh as he sat down on a near-by campstool. "This smells just like it," he added.

In front of the window a table had been placed, spread with a spotless white cloth and laid for two persons; and Scharley glanced at it and turned his head away.

"Forty years ago come next *Sheruos* I ain't tasted it already," he concluded.

Mrs. Lesengeld colored slightly and clutched at her apron in an agony of embarrassment.

"The fact is we only got three knives and forks," she said—"otherwise there is plenty fish for everybody."

"Why, we just had our lunch at the hotel before we started," Mr. Williams said.

"You did," Scharley corrected him reproachfully, "*aber* I ain't hardly touched a thing since last night. That shaving-dish party pretty near killed me already."

"Well, then, we got just enough knives and forks," Mrs. Lesengeld cried. "Do you like maybe also *Bortch*, Mr. Scharley?"

"*Bortch!*" Mr. Scharley exclaimed, and his voice trembled with excitement. "Do you mean a sort of soup *mit* beets and—and all that?"

"That's it," Mrs. Lesengeld replied, and Scharley nodded his head slowly.

"Mrs. Lesengeld," he said, "would you believe me, it's so long since I tasted that stuff I didn't remember such a thing exists even!"

"And do you like it?" Mrs. Lesengeld repeated.

"Do I like it!" Scharley cried. "*Um Gottes willen*, Mrs. Lesengeld, I love it!"

"Then sit right down," she said heartily. "Everything is ready."

"If you don't mind, Mr. Scharley," Williams interrupted, "I'll wait for you at the office of the company. It's only a couple of hundred yards down the beach."

"Go as far as you like, Mr. Williams; I'll be there when I get through."

After Mrs. Lesengeld had ushered out Mr. Williams she proceeded to the door of the rear room and knocked vigorously.

"Don't be foolish, Yetta, and come on out!" she called. "It ain't nobody but an old friend of my husband's."

A moment later Yetta entered the room; and Scharley scrambled to his feet, a knife grasped firmly in one hand, and bobbed his head cordially.

"Pleased to meetcher," he said.

"This is Mrs. Lubliner, Mr. Scharley," Mrs. Lesengeld said.

"Don't make no difference, Mrs. Lesengeld," Scharley assured her—"any friend of yours is a friend of mine; so you should sit right down, Mrs. Lubliner, on account we are all ready to begin."

Then followed a moment of breathless silence while Mrs. Lesengeld dished up the

beetroot soup; and when she placed a steaming bowlful in front of Scharley he immediately plunged his spoon into it. Then he lifted his eyes to the ceiling.

"Oo-ee!" he exclaimed. "What an elegant soup!"

Mrs. Lesengeld blushed; and, after the fashion of a *cordon bleu* the world over, she began to decry her own handiwork.

"It should ought to get just a *bischen* more pepper into it," she murmured.

"Oser a *Stück*," Scharley declared solemnly as he consumed the contents of his bowl in great gurgling inhalations. "There's only one thing I got to say against it." He scraped his bowl clean and handed it to Mrs. Lesengeld. "And that is," he concluded, "it makes me eat so much of it, understand me, I'm scared I wouldn't get no room for the brown stewed fish."

Again he emptied the bowl, and at last the moment arrived when the brown stewed fish smoked upon the table. Mrs. Lesengeld helped Scharley to a heaping plateful; and both she and Yetta watched him intently as, with the deftness of a Japanese juggler, he balanced approximately half a pound of the succulent fish on the end of his fork. For nearly a minute he blew on it, and when it reached an edible temperature he opened wide his mouth and thrust the forkload home. Slowly and with great smacking of his moist lips he chewed away, then his eyes closed and he laid down his knife and fork.

"*Gan-eden!*" he declared as he reached across the table and shook hands with Mrs. Lesengeld. "Mrs. Lesengeld," he said, "my mother—*alas hasholem*—was a cook, understand me; *aber* you are a good cook, Mrs. Lesengeld, and that's all there is to it."

Forthwith he resumed his knife and fork; and, with only two pauses for the necessary replenishments, he polished off three platefuls of the fish, after which he heaved a great sigh of contentment, and as a prelude to conversation he lit one of B. Gans' choicest cigars.

"There's some dessert coming," Mrs. Lesengeld said.

"Dessert after this, Mrs. Lesengeld," he replied through clouds of contented smoke, "would be a sacrilege—ain't it?"

"That's something I couldn't make at all," Mrs. Lesengeld admitted. "All I got it here is some *frimael Kugel*."

"*Frimael Kugel!*" Scharley exclaimed, laying down his cigar. "Why ain't you told me that before?"

A quarter of an hour later he again lighted his cigar, and this time he settled back on his campstool for conversation, while Mrs. Lesengeld busied herself about the oil stove. Instantly, however, he straightened up as another and more delicious odor assailed his nostrils, for Mrs. Lesengeld made coffee by a mysterious process that conserved in the flavor of the decoction the delicious fragrance of the freshly ground bean.

"And are you staying down here with Mrs. Lesengeld?" Scharley asked Yetta after he had finished his third cup.

"In this little place here!" Mrs. Lesengeld cried indignantly. "Well, I should say not! She's stopping at the Salisbury, ain't you, Yetta?"

Yetta nodded and sighed. "It ain't so comfortable as here," she said.

"I bet yer!" Scharley added fervently. "I am stopping there too—and them Chinese Lantern Dinners which they are putting up!" He waved his hand eloquently. "Poison ain't no word for it, Missus—er—" he concluded lamely as he tried to remember Yetta's name, which, after so much soup, fish and coffee, had completely escaped him.

"Lubliner," Yetta said. "I guess you know my husband, Mr. Scharley—Elkan Lubliner, of Polatkin, Scheikowitz & Company."

Scharley struck the table with his open hand.

"Zoitenly I do!" he cried. "Why, he is the feller which Sol Klinger is telling me about."

Yetta colored slightly and bit her lips. "What did he tell you about him?" she asked.

"Why," Scharley said, drawing vigorously on his imagination, "he says to me what a bright young feller he is; and —" Here he reflected that in a highly competitive trade like the cloak and suit business





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this statement sounded a trifle exaggerated. "And," he went on hurriedly, "he told me how he saw you and him with Mrs. Lesengeld up at the hotel the other evening—and I says, 'What,' I says, 'you don't mean Mrs. Lesengeld whose husband used to was in the pants business!' And he said he didn't know. 'Because,' I says, 'if that's the same party,' I says, 'I would like for her to come up to the hotel and take dinner with me sometime,' I says."

He smiled cordially at Mrs. Lesengeld. "And I hope you will," he concluded earnestly—"tomorrow night sure."

Mrs. Lesengeld shook her head. "I ain't fixed to go to no swell hotel," she demurred. "I ain't got no clothes nor nothing."

"What do you care about clothes, Mrs. Lesengeld?" Scharley protested.

"And, besides," Yetta said with sudden inspiration, "we could get up a little chafing-dish dinner in our room, ain't it?"

"For that matter we could do it in my room!" Scharley cried as there sounded a vigorous knocking on the outside of the door leading to the veranda, and a moment later Williams entered.

"Excuse me, Mr. Scharley," he said, "but I have to be getting back to the hotel; and if you're quite through we'll go and look at that map of the lots down in the office."

Scharley waved his hand airily.

"Sit down, Mr. Williams," he said, "and drink the cup of coffee of your life!" He handed the room clerk a cigar. "I could promise you one thing, Mr. Williams," he went on: "I got a great idee of buying some lots here and building a little house on 'em, *gemütlich*, just like this; and if I do, Williams, I would take them lots from you for certain sure. Only one thing, Williams, I want you to do me for a favor." He paused and puffed carefully on his cigar. "I want you to pick me out a couple good vacant rooms on the top floor of the Salisbury for Saturday night," he said, "where I could give a shaving-dish party; so, if any of the guests of the hotel objects, understand me, they wouldn't get the smell of the *Borch*, coffee and brown stewed fish, sweet and sour."

IV

ON THE following Wednesday afternoon Elkan sat at his desk, while Marcus Polatkin and Philip Scheikowitz leaned over his left shoulder and right shoulder respectively and watched carefully the result of a penciled addition Elkan was making.

"With them *crêpe Meteors*," Elkan said at last, "Scharley's order comes to four thousand three hundred dollars."

Polatkin and Scheikowitz nodded in unison.

"It ain't bad for a start," Scheikowitz volunteered as he sat down and lit a cigar. "For a finish neither," Polatkin added, "so far as that's concerned."

Elkan wheeled round in his chair and grinned delightedly.

"And you ought to seen Sol Klinger when we walked into the Hanging Gardens!" he said. "He got white like a sheet. It tickled Scharley to death; and he went right to work and put his arm through Mrs. Lesengeld's arm and took her right down to the middle table, like she would be a queen already!"

"Sure!" Scheikowitz agreed. "What does a real merchant like Scharley care if she would wear a *Scheitel* oder not, so long as she is a lady already?"

Elkan's grin spread until it threatened to engulf his ears.

"She didn't wear no *Scheitel*," he said.

"What!" Scheikowitz cried. "I didn't think a religious woman like Mrs. Lesengeld would take off her *Scheitel* at her time of life."

"What d'ye mean her time of life?" Elkan cried indignantly. "Friday afternoon yet, before Yetta went home from her place there at Bognor Park, Mrs. Lesengeld says to her that a widder don't got to wear no *Scheitel* if she don't want to—which if you think, Mr. Scheikowitz, that fifty-three is a time of life I think differently, especially when I seen her with her hair all fixed up on Saturday night."

"Who fixed it?" Marcus Polatkin asked, and Elkan grinned again.

"Who d'ye suppose?" he replied. "Why, her and Yetta spent pretty near an hour up in our room before they got through; and I tell yer, with the way they turned up the hem and fixed the sleeves of one of Yetta's black dresses, it fitted her like it would be made for her."

"And did she look good in it?" inquired Scheikowitz.

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"Did she look good in it!" Elkan exclaimed. "Well, you can just bet your life, Mr. Polatkin, that there Hortense Feldman wasn't one, two, six with her; in fact, Mr. Polatkin, you would take your oath already that there wasn't two years between 'em! I had a good chance to compare 'em, on account when we went down to the Hanging Gardens, understand me, Miss Feldman sits at the next table already."

Polatkin smiled broadly. "She must have had a big Schreck," he commented. "Why, B. Gans told me last Saturday that Henry D. Feldman thinks that he's going to fix the whole thing up between her and Scharley."

"I guess he ain't got that idee no longer," Elkan declared, "because everybody in Egremont knows Scharley was down visiting Mrs. Lesengeld over Sunday, and takes her and her daughter Fannie and Fannie's husband out oitermobiling."

"You don't tell me!" Scheikowitz exclaimed.

"Furthermore, on Monday," Elkan continued, "he goes down there to dinner with me and Yetta, and Mrs. Lesengeld cooks some Tebeches which fairly melts in your mouth already." He smacked his lips over the recollection. "Yesterday, as you know," he went on, "I took Scharley and Mrs. Lesengeld over to Coney Island in an oitermobile; and tonight yet we are all going sailing on Egremont Bay."

Polatkin rose to his feet and shrugged his shoulders.

"Well," he said—"why not? They're about the same age."

"He's two years older as she is," Elkan declared, "and I bet yer they wouldn't lose no time. It'll be next fall sure!"

One busy morning three months later Elkan ripped open a heavy creamlaid envelope and drew out the following announcement, engraved in a neat Gothic lettering:

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"And what are we going to send them for a present?" Polatkin asked.

Elkan smiled serenely. "A solid silver chafing dish," he replied without hesitation—"at the very least big enough to hold five pounds of brown stewed fish, sweet and sour."

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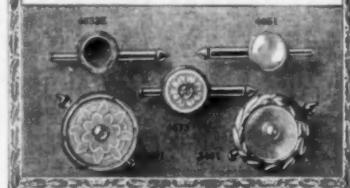
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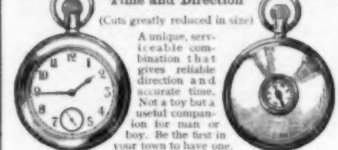
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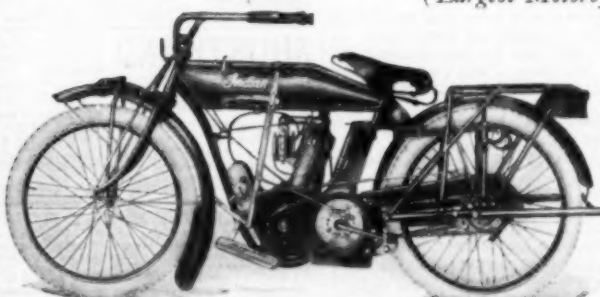
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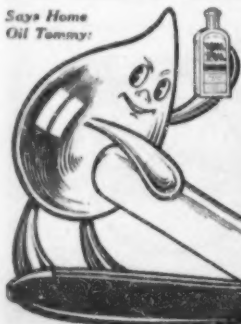


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## HIS MAJESTY BUNKER BEAN

(Continued from Page 25)

had pretty hands and all that—she had stripped off her gloves when they reached the open country—and she didn't talk; talking was what he most feared in her sex. He recalled that she had said hardly a word since the start. He might have supposed himself forgotten had it not been for that look of veiled determination which he encountered as often as he dared.

A young dog dashed from a gateway ahead of them and threatened the car furiously. They both applied imaginary brakes to the car with feet and hands and taut nerves. The puppy, escaping death by an inch, trotted back to his saved horse with an air that comes from duty well performed. They looked from the dog to each other.

"I'd make them against the law," said Bean.

"How could you? The idea!"

"I mean motors, not dogs."

"Oh! Of course!"

They had been brought a little together.

"You go in for dogs?" asked the Flapper.

He hesitated. "Going in" for dogs seemed to mean more. "I've only got one just now," he confessed.

Wooded hills flew by them; the white road flickered forward to their wheels.

"You interested in the Movement?" demanded the Flapper again.

"Yes," he said.

"Granny will be delighted to know that. So many young men aren't."

"What make is it?" he inquired, preparing to look enlightened when told the name of the vehicle in which they rode.

"Oh, I mean the Movement—the Movement!"

"Oh, yes," he faltered. "Greatly interested!" He remembered the badge on her jacket and Bulger's warning about Grandma the Demon.

"Granny and I marched in the parade this year, clear up from Washington Square. If she wasn't so old we'd both run over to London and get arrested in The Strand for breaking windows."

Bean shuddered.

"We're making our flag now for the next parade—big blue cloth with a gold star for every state that has raised woman from her degradation by giving her a vote."

He shuddered again. Although of legal years for the franchise, he had never voted. If you tried to vote some ward-heeler would challenge you and you'd like as not be hauled off to the lockup. And what was the good of it? The politicians got what they wanted. But this he kept to himself.

"Granny'll put a badge on you," the Flapper promised. "We have to take advantage of every little means."

He was still puzzling over this when they turned through a gateway, imposing with its tangle of wrought iron and gilt, and at a decorously reduced speed crinkled up a wide drive to the vast pile of gray stone that housed the unflinching Breede.

A taller and, Bean thought, a prettier girl than the Flapper stepped aside for them, looking at Bean as they passed. One could read her look as one could not read the Flapper's. It was outrageously languishing.

"Flirts with every one, makes no difference who!" explained the Flapper with a venomous sniff.

Bean laughed uneasily.

"She's my own dear sister and I love her, but she's a perfect cat!"

Bean made deprecating sounds with his lips.

"I suppose people have been wondering where I was," confessed the Flapper as they descended upon the granite steps. "I forgot to tell them I was going. Better hurry to Pops or he'll be murdering some one."

A man took Bean's bag and preceded him into the big hall.

"Engaged, too!" called the Flapper bitterly.

He found Breede imprisoned in a large, light room that looked to the west. Below the windows a green hill fell sheerly away to the bank of a lordly river and beyond rose other hills that shimmered in the haze. A light breeze fluttered the gayly striped awnings. Breede, at a desk, turned his back upon the fair scene and fumed.

"Take letter G. M. Watkins, Pres'den' I. & N. C. Rai'way," began Breede as Bean

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Certificate of Deposit also for saving investors.

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entered the room. "Dear sir repline yours  
of twenty-third instan' would any?—Ouch!  
damn that foot; don't take that—'regardin'  
traffic 'greement now 'n 'fect that 'casion  
may rise 'n near future to 'mend same in  
'cordance with stip'lations inform'ly made  
at conf'rence held las' Janwary will not'fy  
you in due time 'f change is made yours  
very truly.' Have some lunch brought here  
'n a minute may haf' t' stay three four  
days t'll this—Whoo!—damn foot gets well.  
Take letter H. J. Hobbs secon' 'sistant vice-  
pres'dent D. & L. S. Rai'way, New York.  
'Dear Hobbs'—mark it pers'nal—'repline  
yours even date stock purchases goin' for-  
ward as rapidly 's thought wise under cir-  
cumstances it is held mos'ly 'n small lots  
an' too active a market might give rise  
t' silly notions about it —"

The day's work was on, familiar enough,  
with the exception of Breede's interjections.  
He spoke words many times that were not  
to be taken down. And yet Bean forebore  
to record his wonted criticisms of his em-  
ployer's dress. There was ground for  
them. Breede had never looked less the  
advanced dresser. But Bean's mind was  
busy with that older sister, she of the mar-  
velously drooping eyes. He had recognized  
her at once as the ideal person with whom  
to be wrecked on a desert island. A flirt,  
and engaged, too, was she? No matter.  
He wrecked himself with her, and they  
lived on mussels and edible roots and ber-  
ries, and some canned stuff from the ship;  
and he built a hut of native thatch and  
found a deposit of rubies, gathering bush-  
els of them, and became her affianced the  
very day the smoke of the rescuing steamer  
blackened the horizon. And throughout  
an idyllic union they always thought rather  
regretfully of that island—they had had  
such a beautiful time there. And his oldest  
son, who was left-handed, pitched a ball  
that was the despair of every batter in both  
leagues!

Such had been the devastation of that one  
drooping glance. This vision, enjoyed while  
he ate of the luncheon brought to him,  
might have been prolonged. He hadn't  
remembered a quarter of the delightful  
contingencies that arise when the right man  
and woman are wrecked on an island, but  
he looked up from his plate to find Breede  
regarding him and his abundant food  
with a look of such stony malignance that  
he could eat no more—Breede with his glass  
of diluted milk and one intensely hygienic  
cracker!

But during pauses in the afternoon's work  
the island vision became blurred by the sin-  
gular energies of the Flapper. What did  
she mean by looking at him that way?  
There was something ominous about it.  
He had to admit that in some occult way  
she benumbed his will power. He did not  
believe he would dare be wrecked on a  
desert island with the other one if the  
Flapper knew about it.

At last there was surcease of Breede.  
"Have 'em ready in the morning," he  
directed, referring to the letters he had dic-  
tated. "G'wout 'n' muse yourself when  
you get time," he added hospitably. "Now  
I got to hobble to my room. If you see any  
women outside tell 'em to g'wan downstairs  
if they don't want to hear me."

He stood balanced on one foot, a stout  
cane in each hand. Bean opened the door,  
but the hall was vacant. Breede grunted  
and began his progress. It was perhaps not  
more than reasonably vocal considering his  
provocation.

Bean uncovered a typewriter and sat to it,  
his notebook before him. For a moment he  
reverted to the island vision. They could  
be attacked by savages from another island  
and he would fight them off with the rifles  
he had salvaged from the ship. She would  
reload the weapons for him and bind up his  
head when he was wounded. He fought  
the last half of the desperate battle with a  
stained bandage over his brow.

There was a sharp rap at the door and it  
opened before he could call. The Flapper  
entered.

"Don't let me disturb you," she said,  
and walked to the window as if she found  
the place only scenically interesting.

Bean murmured politely and began upon  
his letters. The Flapper was relentless.  
She sat in her father's chair and fastened  
the old look of implacable kindness upon  
him. He beat the keys of the machine.  
The Flapper was disturbing him atrociously.

A few moments later another rap sounded  
on the door and again it opened before he  
could call. A shrewd-looking, rather trim  
old lady with carefully coiffed hair stood in  
the doorway.

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Independence Square **The Saturday Evening Post** Philadelphia, Penna.



"Don't let me disturb you," she said, and again Bean murmured.

"Mr. Bean, my grandmother," said the Flapper.

"Keep right on with your work, young man," said the old lady in commanding tones when Bean had acknowledged the presentation. "I like to watch it."

Bean continued his work, thinking as best he could above the words of Breede that Grandma must be a pretty raw old party, going round, voting, smashing windows, leading her innocent young grandchild into the same reckless life. Nice thing, that! He was not surprised when he heard a match lighted a moment later and knew that Grandma was smoking a cigarette. Expect anything of that sort!

He had wished they would go before he finished the last letter, but they sat on, and Grandma filled the room with smoke.

"Now he's through!" proclaimed the Flapper.

"How old are you?" asked Grandma as Bean arose nervously from the machine.

"Let me see, I'm—twenty-three last Tuesday."

"Got any vicious habits?"

Bean weakly began an answer intended to be facetious and yet leave much to be inferred regarding his habits. But the Demon would have none of this.

"Smoke?"

"No!"

"Drink?"

"No!" He desperately wondered if she would know where to stop.

"How's your health—ever been sick much?"

"I can't remember. I had lumbago when I was seven."

"Humph! Gamble, play cards, bet on races, go round raising Cain with a lot of young devils at night?"

"No, I don't," said Bean with a hint of sullen defiance. He wanted to add: "And I don't go round voting and breaking windows either," but he was not equal to this.

"Well, I don't know —" She deliberated, adjusting one of her many puffs of gray hair and gazing dreamily at a thread of smoke that ascended from her cigarette. She seemed to be wondering whether or not she ought to let him off this time. "Well, I don't know. It looks to me as if you were too good to be true."

She rose and tossed her cigarette out of the window. He thought he was freed, but at the door she turned suddenly upon him once more.

"What in time have you done! Haven't you ever had any fun?"

But she waited for no answer.

### VIII

**BEAN** had once attended a magician's entertainment and there suffered vicariously the agony endured by one of the volunteer assistants. Sundry the entertainer begged the help of "some kind gentleman from the audience." He was insistent, exerting upon the reluctant ones the pressure of his best platform manner.

When the pause had grown embarrassing a shamed-looking man slouched forward from an aisle seat amid hearty cheers. He ascended the carpeted runway from aisle to stage, stumbled over footlights and dropped his hat. Then the magician harried him—to the malicious glee of the audience. He removed playing cards, white rabbits and articles of feminine apparel from beneath the coat of his victim. He seated him in a chair that collapsed. He gave him a box to hold and shocked him electrically. He missed his watch and discovered it in the abused man's pocket. And when the ordeal was over the recovered hat was found to contain guinea pigs. The kind gentleman from the audience had been shown to be transcendently awkward, brainless, and to have a mania for petty thievery.

Bean, I say, had once suffered vicariously with this altruistic dolt. His suffering now was not vicarious. For three days he endured on the raw of his own soul tortures even more ingeniously harrowing.

To be shut up for three hours a day with Breede was bad enough, but custom had a little dulled his sensitiveness to this. And he could look Breede over and write down in beautiful shorthand what he thought of him.

But the other Breedes!

Mrs. Breede, a member of one of the very oldest families in Nebraska, he learned, terrified him exceedingly. She was an advanced dresser, he had to admit that, but she was no longer beautiful. She was a plucked rose that had been too long kept; the petals were rusting, crumpling at the edges.

And the Flapper's taller sister, she of the languishing glance, how quickly had she awakened him from that golden dream of the low-lying atoll and the wrecked ship in a far sea. She did flirt with "any one"; no doubt about that. She adroitly revealed to Bean an unshakable conviction that he was desperately enamored of her and that it served him right for a presumptuous nobody. She talked to him, preened herself in his gaze, and maddened him with a manner of deadly roguishness. Then she flew to exert the same charm upon any one of the resplendent young men who were constantly riding over or tooting over in big, black motor cars. They were young men who apparently had nothing to do but "go in" for things—riding, tennis, polo, golf. To all of them she was the self-confident charmer; just the kind of a girl to make a fool of you and tell about it.

The Flapper and Grandma the Demon were even more objectionable and, what was worse, they alarmed him. Puzzled as to their purpose he knew not what defense to make. He was swept on some secret and sinister current to an end he could not divine.

The Flapper lay in wait for him at all hours when he might appear. Did he open a door, she lurked in the corridor; did he seek refuge in the gloom of the library, she arose to confront him from its dimmest nook; did he plan a masterly escape by a rear stairway, she burst upon him from the ambush of some exotic shrub to demand which way he had thought of going. He had never thought of a way that did not prove to have been her own. The creature was a leech! She unnerved him.

It was usually probable that Grandma the Demon would join them, the silver cigarette case dangling at her girdle. Then was he sorely beset. They would perhaps talk about him over his head; discuss his points as if he were some new beast from the stables.

"I tell you, he's over an inch taller than I am," announced the Flapper once.

"U-u-mm!" replied Grandma, measuring Bean's stature with a narrowed eye. "U-u-mm!"

"You just show her!" commanded the Flapper in a louder voice as if she believed him deaf. She grasped his arm and whirled him about to stand with his back to hers.

"There!" said the Flapper tensely, her eyes staring ahead. "There!"

"You're scrooching!" accused the Demon.

"Not a bit! And see how square his shoulders are!" She turned to point out this grace of the animal.

"Ever take any drugs? Ever get any habits like that?" queried the Demon.

Bean faltered wretchedly, wishing Breede would send for him.

"I—well—I used to be made to take sulphur and molasses every spring; but I never kept it up after I left home."

"Hum!" said the old lady, looking as if she thought he could tell a lot more if he chose.

After that they seemed tacitly to agree that they would pretend to show him over the grounds. Bean hated the grounds.

They questioned him about his early life, but learned only that his father had been "engaged in the express business." He was ably reticent.

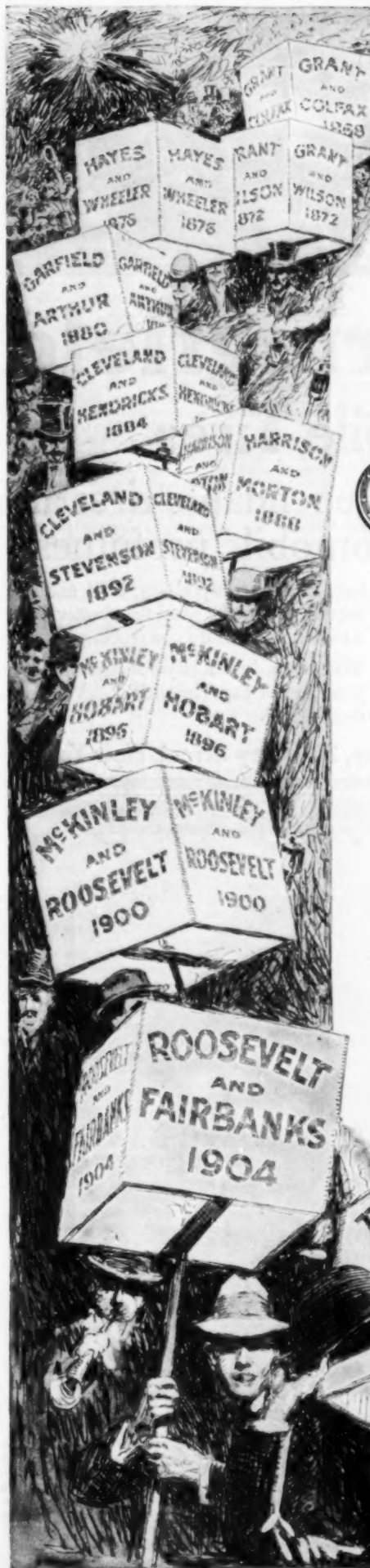
Did he believe that women ought to be classed legally with drunks, imbeciles and criminals? He did not, if you came down to that. Let them vote if they wanted to. He had other things to think about—more important. He didn't care much either way. Voting didn't do any good.

He had taken the ideal attitude to enrage the woman suffragist. She will respect opposition. Careless indifference she cannot brook. Grandma opened upon him and battered him to a pulpy mass. Within the half-hour he was supinely promising to remind her to give him a badge before he left; and there was further talk of his marching at the next parade as a member of the Men's League for Woman's Suffrage—or, at the very least, in the column of Men Sympathizers.

He wondered, wondered! Were they trying to assure themselves that he was a fit man to be in the employ of old Breede? He could imagine it of them. As soon as they thought about voting they began to interfere in a man's business. Yet this suspicion slept when he was with the Flapper alone. Sometimes he was conscious of liking very much to be with her. He decided that this was because she didn't talk.

(TO BE CONTINUED)





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However, unless the young woman be endowed with sound sense her position is dangerous, especially if the fight is being managed under shortened financial sail. A soprano, mezzo-soprano or contralto possessing pronounced physical beauty, along with a splendid voice and other marked musical attainments, is likely to find a welcome and proffers of assistance in many quarters. A number of such instances came to my notice in New York, yet surprisingly few of these singers climbed to the top.

All singers in every grade who pushed onward were those who kept the business side ever before them. Having the natural vocal and musical resources, health and enough money, they toiled intelligently and eventually reaped their harvests. I even saw determined vocalists deficient in vocal endowments surpass artists more liberally gifted. They won because they had everything else but remarkable voice, which they learned to control so perfectly that their lack of beauty or power was forgotten by audiences. Theirs were conquests of intelligence, art and strong personalities.

Here and there among successful concert singers would be found one headed for grand opera. The rank and file, on the other hand, recognized their operative limitations and wisely elected to remain in their own field. Had I not been warned that singers—especially Americans—who sign to appear at New York's Metropolitan Opera House stand slight chances of graduating into leading parts I should have tried for an engagement there. Being advised, I packed my belongings at the end of my fourth New York year and sailed for Italy. Experience I had to have before opera-house doors would open for me, and Europe seemed the place to get it.

### Study in Italy

My equipment when I reached my foreign destination was better than that of eight out of every ten Americans who go to the other side. I spoke Italian almost fluently, French fairly well, and had some knowledge of German. Not only was my tone production proper and secure, but I had memorized nine first-tenor rôles in standard grand operas and had been "coached" in the dramatic action of all. A further security was furnished by the thirty-five-hundred-dollar credit I had in my New York bank.

In the next six months I learned something about singers studying in Milan, Florence and Rome—singers from all countries. Most of my countryfolk, the strongest numerically, were floundering in ignorance of every sort. Only a small percentage of them knew the Italian language, an opera repertoire and had a proper method of tone production.

Hundreds of Americans, through poor advice and lack of intelligent procedure, fell into the hands of ordinary or incompetent Italian teachers, and it was not uncommon for them to blunder on for a couple of years before waking to the truth. Quite a number did not make headway on account of their over-fondness for good times, and this yielding to too much relaxation was a barrier to steady advancement.

Americans who were lucky enough to select or have selected for them efficient singing teachers got on—some splendidly; and all knew that when they were ready for debuts money could procure them. The musical "atmosphere," however, so much lauded by those who do not know what it really is, was composed mainly of jealous backbiting.

If a foreign singer did not pay for the privilege of a first appearance in opera he or she was expected to sprinkle money freely in a number of directions, even to the hiring of a claque which, unless so treated, was not unlikely to go to a theater, anyway, and spoil things. Some singers stood out stubbornly against the prevailing mode and, because of it, occasionally failed. Others treated the matter as a business proposition. "Buying" a debut even went so far—and still does—as to pay every incurred expense, from theater rent to compensations for impresario, orchestra and principals.

Maestro Valendi, whose influence with impresarios was far-reaching, was a master of style, and in those six months I coached all the operas I had learned in New York and enlarged my repertoire with six others. The "action" of the tenor rôles in all these works I studied, to the last move of a finger, under an instructor who knew his trade. And seven months from the day of my arrival in Italy found me preparing calmly for my operative debut as Rodolfo in Puccini's La Bohème.

The favorable reception accorded me by an Italian audience in a small theater in

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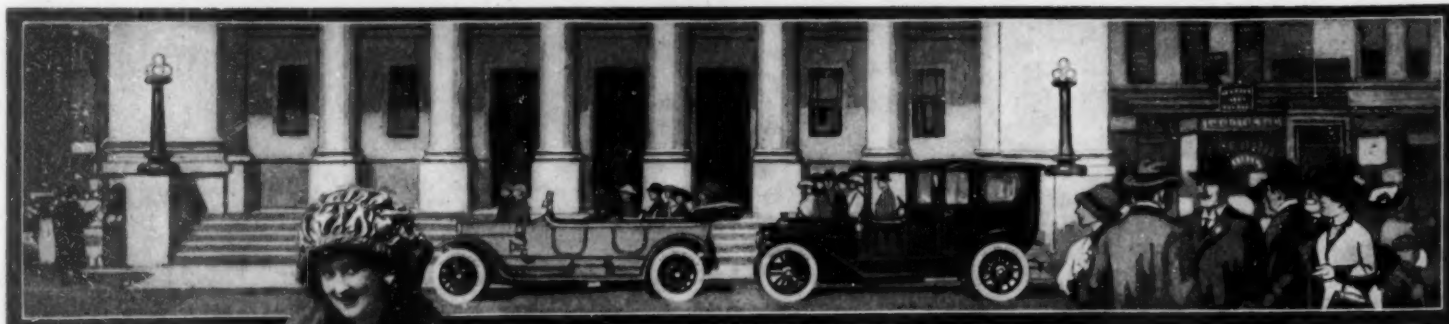
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Personality plays a conspicuous part in public-singing success. Great talent, or moderate talent coupled to a great voice, may triumph even when unaccompanied by charm of manner. Where there is little to choose in other respects, however, a pleasing, magnetic presence will do much for the vocalist. Nowhere is this so strongly in evidence as with the singer of feminine persuasion.

However, unless the young woman be endowed with sound sense her position is dangerous, especially if the fight is being made under shortened financial sail. A soprano, mezzo-soprano or contralto possessing pronounced physical beauty, along with a splendid voice and other marked musical attainments, is likely to find a welcome and proffers of assistance in many quarters. A number of such instances came to my notice in New York, yet surprisingly few of these singers climbed to the top.

All singers in every grade who pushed onward were those who kept the business side ever before them. Having the natural vocal and musical resources, health and enough money, they toiled intelligently and eventually reaped their harvests. I even saw determined vocalists deficient in vocal endowments surpass artists more liberally gifted. They won because they had everything else but remarkable voice, which they learned to control so perfectly that their lack of beauty or power was forgotten by audiences. Theirs were conquests of intelligence, art and strong personalities.

Here and there among successful concert singers would be found one headed for grand opera. The rank and file, on the other hand, recognized their operative limitations and wisely elected to remain in their own field. Had I not been warned that singers—especially Americans—who sign to appear at New York's Metropolitan Opera House stand slight chances of graduating into leading parts I should have tried for an engagement there. Being advised, I packed my belongings at the end of my fourth New York year and sailed for Italy. Experience I had to have before opera-house doors would open for me, and Europe seemed the place to get it.

### Study in Italy

My equipment when I reached my foreign destination was better than that of eight out of every ten Americans who go to the other side. I spoke Italian almost fluently, French fairly well, and had some knowledge of German. Not only was my tone production proper and secure, but I had memorized nine first-tenor rôles in standard grand operas and had been "coached" in the dramatic action of all. A further security was furnished by the thirty-five-hundred-dollar credit I had in my New York bank.

In the next six months I learned something about singers studying in Milan, Florence and Rome—singers from all countries. Most of my countryfolk, the strongest numerically, were floundering in ignorance of every sort. Only a small percentage of them knew the Italian language, an opera repertoire and had a proper method of tone production.

Hundreds of Americans, through poor advice and lack of intelligent procedure, fell into the hands of ordinary or incompetent Italian teachers, and it was not uncommon for them to blunder on for a couple of years before waking to the truth. Quite a number did not make headway on account of their over-fondness for good times, and this yielding to too much relaxation was a barrier to steady advancement.

Americans who were lucky enough to select or have selected for them efficient singing teachers got on—some splendidly; and all knew that when they were ready for debuts money could procure them. The musical "atmosphere," however, so much lauded by those who do not know what it really is, was composed mainly of jealous backbiting.

If a foreign singer did not pay for the privilege of a first appearance in opera he or she was expected to sprinkle money freely in a number of directions, even to the hiring of a claque which, unless so treated, was not unlikely to go to a theater, anyway, and spoil things. Some singers stood out stubbornly against the prevailing mode and, because of it, occasionally failed. Others treated the matter as a business proposition. "Buying" a debut even went so far—and still does—as to pay every incurred expense, from theater rent to compensations for impresario, orchestra and principals.

Maestro Valendi, whose influence with impresarios was far-reaching, was a master of style, and in those six months I coached all the operas I had learned in New York and enlarged my repertoire with six others. The "action" of the tenor rôles in all these works I studied, to the last move of a finger, under an instructor who knew his trade. And seven months from the day of my arrival in Italy found me preparing calmly for my operative debut as Rodolfo in Puccini's *La Bohème*.

The favorable reception accorded me by an Italian audience in a small theater in

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one of the unimportant towns occasioned no surprise. I was well equipped for my career—at that point of it surely; and though I was not satisfied with my efforts it seemed that the people present, who knew their opera, were. My action was stiff and I experienced a nervous exhilaration, but no sense of consuming fear.

I had nearly twenty appearances with the mediocre company I had joined; then came a rest, due to the ending of the season. My salary was ridiculously small, the theater where we sang dingy, and most of the principals of second-rate ability; but I did not mind—I was getting experience. One rôle I appeared in twelve times, with a few chances at three others. And I gathered confidence, vocal and dramatic freedom, and learned tricks of the trade that come only under professional conditions.

One night as the engagement was approaching a conclusion the manager of an opera house in a good-sized Italian city visited my dressing room. He had heard of me and, after sitting through a performance, expressed his willingness to place me in his company for the ensuing season. I accepted his offer, carrying a small monthly salary, and had supper with him.

A similar experience came to me ten months afterward during an operatic presentation in a more pretentious opera house, but this time the engagement laid before me was for the United States and by an American impresario. The tour was to begin in November and last until the middle of the following March; and I was to be the first tenor, have forty appearances guaranteed, with an assurance of being heard in ten rôles, and certain publicity featuring. The compensation was a pretty fair one.

I accepted the terms, signed the contract and fulfilled my part of it in the winter that followed. At this point in my career my voice had grown immeasurably in beauty, dependability and power. Finish of style, too, was another quality commented upon by music critics, and my acting on occasions was classified by the scribers as "natural and impassioned."

#### Advice to Young Singers

Singers who make good in grand opera are pretty sure to be heard of in the newspapers of all countries. My success, though not as yet great, had won attention; for I was an American tenor and for that reason more or less a novelty. Articles and pictures of me circulated in the press caused, as they always do, propositions to be presented to me from managerial sources.

The best of these I accepted, for I was surprised that it should have come unsolicited. That engagement was of more than ordinary importance. For obvious reasons I cannot divulge it. Through it I rose to a high position in my profession, which I am now pursuing with what I believe I am justified in stating as distinguished success.

My yearly income from my singing is nearly thirty thousand dollars, and though I am not yet in the one-thousand-dollar-a-night class of tenors I hope some day to be, for I have received that sum for a single concert appearance.

It is not given to numberless Americans to make a place for themselves among first principals in grand opera, but many are destined to take high rank in this exacting profession. Their salvation centers in the use of intelligence, for intelligence will eventually launch them in grand opera—if they belong there—or in comic opera, the concert field or the teacher's studio.

The point for young American singing students to remember is to strive for the goals for which their talents permit them to prepare. It is quite as honorable to become an accepted church-choir singer, doing infrequent and unimportant concert work, as to shine in heavy opera. And if all singing aspirants were able to sustain first parts in opera where would we get vocalists required for other needed purposes?

I cannot too strongly advise the inexperienced to weigh well the question of a debated singing career. Before starting upon it, be sure you are justified in entertaining views looking toward a path that is long, that is tortuous, and that can be successfully trod only by those who have all the equipment essential to a hazardous undertaking.

Editor's Note—This is the second of two articles by Pierre V. R. Key.

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# Kitchen Economy Department

Mary Jane McClure

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You can have this book, just as thousands and thousands of other women have it, simply by sending me your "best recipe"—the one you serve the oftenest and which your family most enjoys, which helps you over the hard places. The simpler this recipe, and the more economical, the better.

In return I will send you Armour's Monthly Cook Book—the "recipe exchange" cook book—absolutely free for three months. And if your recipe is especially good and valuable you may win a generous cash prize.

This month there are 49 prizes of \$5 each (one for each state, including District of Columbia) for the best recipes using Armour's Extract of Beef, 49 prizes of \$3 each for the best recipes using Simon Pure Leaf Lard, 49 prizes of \$2 each for the best recipes using the Veribest brand of meats, 49 prizes of \$1 each for the best recipes calling for Armour's Star Hams and Bacon.

There are four prizes awarded in every state, one of each denomination, which greatly increases your chances of winning. Awards are made for economy, practicability and originality. Please write in ink on only one side of the paper and put your name and address on every page. Pin all pages together and mail to Mary Jane McClure, Dept. 224, Armour & Company, Chicago.

This month's contest closes November 15, and names of winners and the prize-winning recipes will be published in the December issue of Armour's Monthly Cook Book.

## The Short Cut to Cooking Economy

Housewives who use Armour's Extract of Beef in their everyday cooking have found the secret of good living at low cost. It gives the cheaper meat cuts the rich, beef flavor which is all they lack to make them company dishes—it allows you to utilize left-overs in innumerable appetizing and delicious ways. Most people enjoy plenty of rich gravy, impossible to serve in abundance unless you have Armour's Extract of Beef. You will find a gold mine of economical yet nutritious and wholly enjoyable recipes in the December issue of Armour's Monthly Cook Book, which will show you new ways of using Armour's Extract of Beef. They will be a great help to you in planning your own table—they each won a \$5 prize.

## Hints for Baking Day

If you want to make the lightest, finest, tenderest and flakiest breads and cake and pastry that anyone ever tasted, you must use *real leaf lard*. There isn't any substitute that will give you the same results or that will be so economical in the long run. ARMOUR'S SIMON PURE LEAF LARD insures you the real old-fashioned article—made only from the purest and finest leaf fat, tried out in open kettles just as old-time housewives used to do at home.

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There will be 49 wonderful lard recipes in the December issue of the cook book, prize winners in this month's contest. Send in one of your own and you will have them all and perhaps you will win a \$3 prize yourself.



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For those who wish one of these beautiful pictures for framing or for a gift, we have printed a limited number of Art Proofs without any advertising matter. We will send you any one you select, postage prepaid, for 25 cents, or the four, together with the calendar proper and a year's subscription to the Cook Book, for \$1, all postage prepaid.

## How to Vary Table Monotony

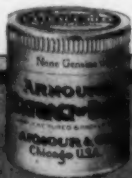
All the delicacies that everyone loves for Sunday night suppers and every-day lunches and between-meal refreshments can be enjoyed without a minute's work and trouble by taking advantage of ARMOUR'S HOME DELICATESSEN SERVICE and keeping an assortment of VERIBEST brand goods on the pantry shelf. There are Beef, Chicken and Tongue, Deviled and Loaf mixtures of Ham, Chicken and Veal and Beef, real home-baked Pork and Beans and delicious Mince Meat—and it's 'most time for holiday mince pies. Veribest products can also be used in a variety of home-prepared dishes which vary the monotony of the home table. There will be 49 such recipes in the December issue of Armour's Monthly Cook Book, enough to suggest a whole season's variety. And every one of the 49 won a \$2 prize.

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Remember that there will be 196 new, original and practical recipes in the December issue of Armour's Monthly Cook Book, recipes that will never appear anywhere else.

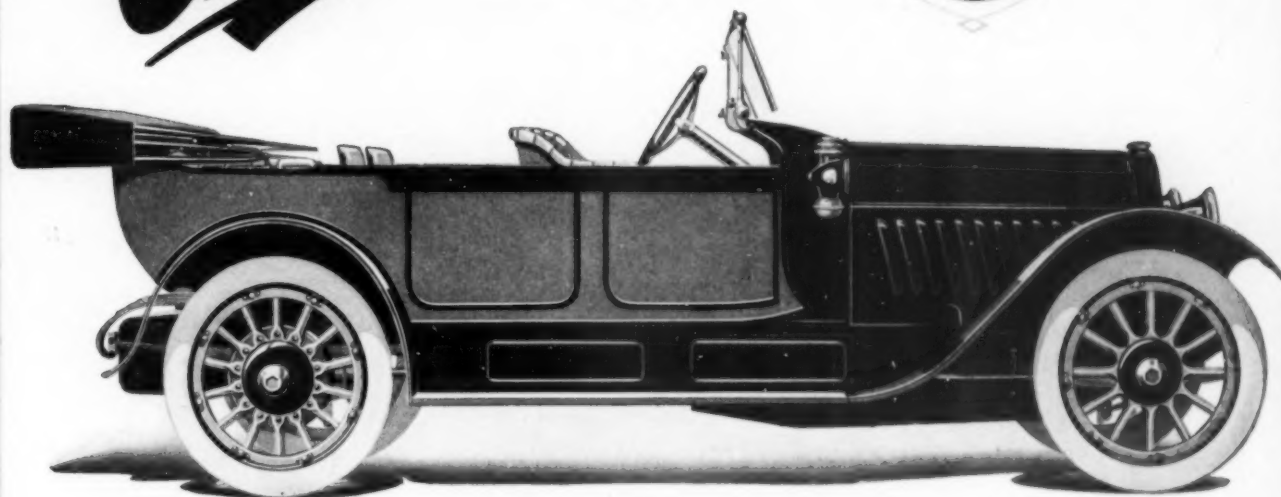
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automobile manufacturing experience

*The adoption of a  
Six cylinder chassis  
for all styles of body*

*The refinement of  
the mechanism, body  
design and equipment*

*An increased output  
and a correspondingly  
decreased price*

**Complete equipment**,—Delco self starter, lighting and ignition system, cape top and boot, rain vision wind shield, speedometer and clock, Traffault-Hartford shock absorbers, Klaxon warning signal, extra tire rim, demountable rims, power air pump, coat rack, complete outfit of tools and spare parts, 135 inch wheel base, 60 inch springs, 36 x 4½ tires, luxurious upholstery 12 inches deep.

**Seven passenger \$3350    Five passenger \$3200    Four passenger \$3200**

**T**HE trend in the automobile field today is toward the six cylinder car. The awakening of automobile purchasers to the possibilities of the "Six" has created such a demand that practically every manufacturer is developing a six cylinder car, and it is safe to state that every high grade car on the market will be a "Six."

The Oldsmobile "Six" was designed in anticipation of this awakening, and we have been leaders in the manufacture of successful six cylinder cars since the inception of our first model, five years ago.

To serve the requirements of that element among automobile purchasers who want a strictly dependable car at a price which justifies the purchase, the Olds Motor Works now offers for the first

time an Oldsmobile "Six" at a price to command the attention of every prospective purchaser.

This model is in every sense an Oldsmobile, individuality is stamped in every line, a motor car of great utility with all the refinements, graceful lines, and power—characteristic of the Oldsmobile.

A truly high grade car, one that will compete in every detail with the highest priced cars on the market, is made possible only by our faith in the appreciation of the buying public, and their consequent demand for this model which will enable us to build in greater quantities, and, while making the unit profit to ourselves lower, the increase in the number of cars manufactured will be sufficient to market the Oldsmobile "Six" without in one instance jeopardizing Oldsmobile quality.

We have direct factory representation in all the principal cities, and dealers from coast to coast who will be pleased to show you this model—or write for catalog to the

## OLDS MOTOR WORKS, LANSING, MICHIGAN

THE SUPERIOR QUALITY AND ECONOMY OF  
GOLD MEDAL FLOUR WILL EVENTUALLY WIN  
YOUR PATRONAGE — SO WE SAY SIMPLY

*Eventually*



FOR EVERYONE'S THANKSGIVING

**Why Not Now?**

If in Flour You Want "Easy To Bake," "Quality" and "Economy," Ask Yourself, "Eventually—Why Not Now?"